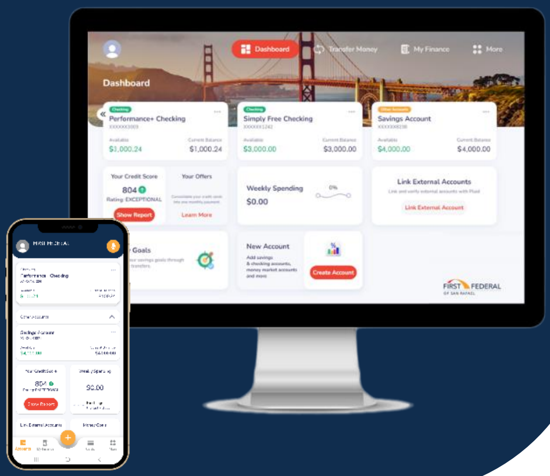
ONLINE & MOBILE BANKING USER GUIDE

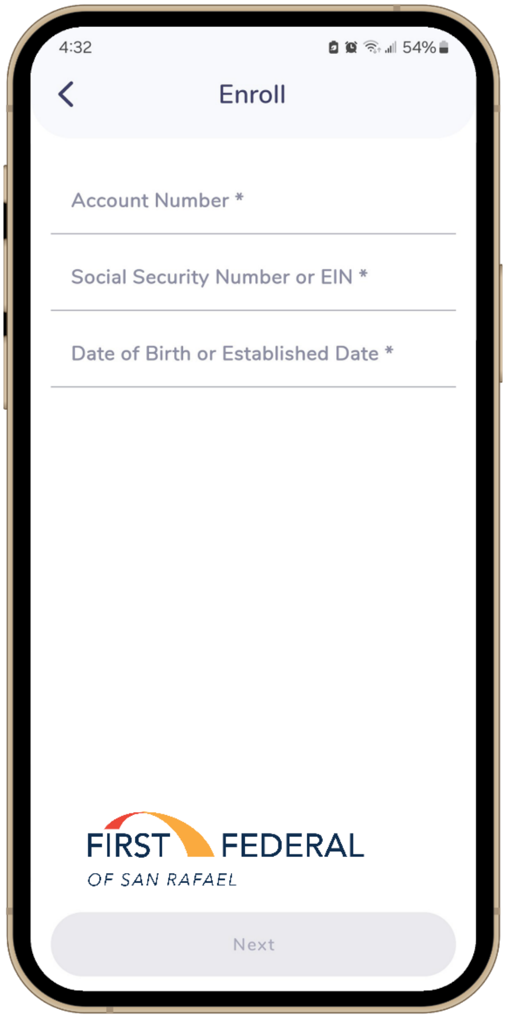


Contents

FIRST FEDERAL
OF SAN RAFAEL

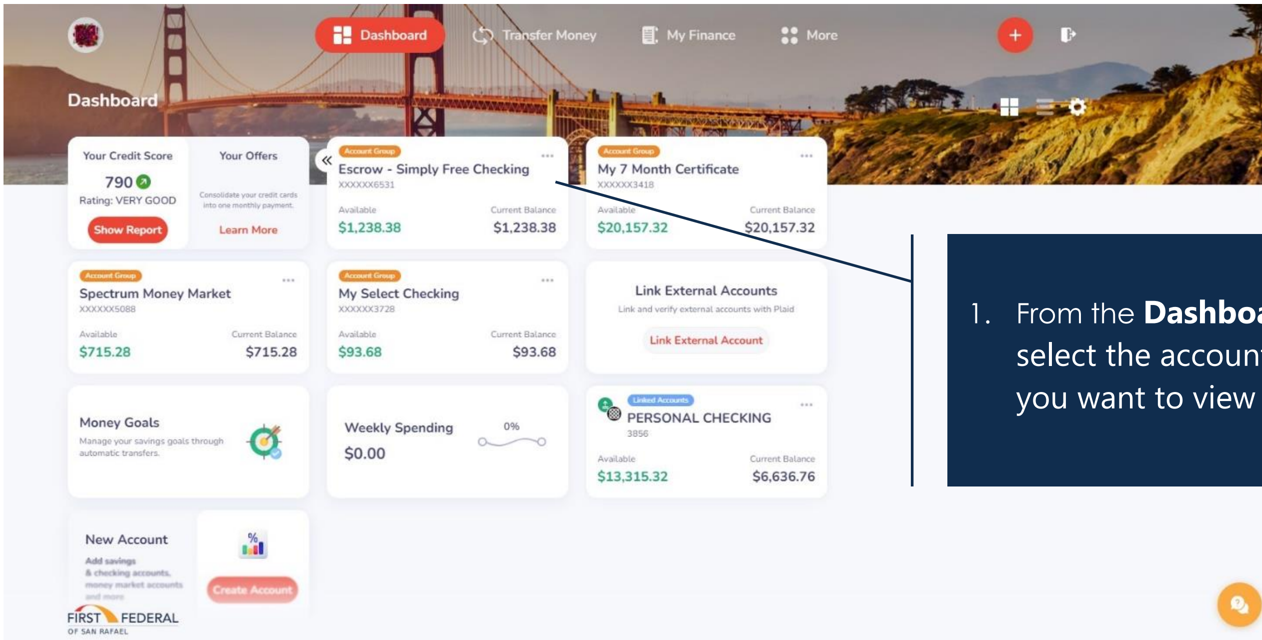
How to enroll in Online Banking

1. Visit **ffsavings.com**
2. Click ENROLL
3. Enter your **10-digit** Account Number, Social Security Number, and Date of Birth.
4. Enter a Username and Password of your choice.
5. After reading the Terms and Conditions, click the box to agree.
6. Complete the reCAPTCHA process and click SUBMIT.
7. A pop-up box will appear and ask for a verification code. As part of the multifactor authentication security process, a verification code will be sent to the email address on your account record. Enter the verification code received in your email and click Submit. Please note: your email address will appear partially masked in the pop-up box. If this is not your email address, contact us to update your account information.
8. If successful, you will be logged in to the digital banking dashboard.

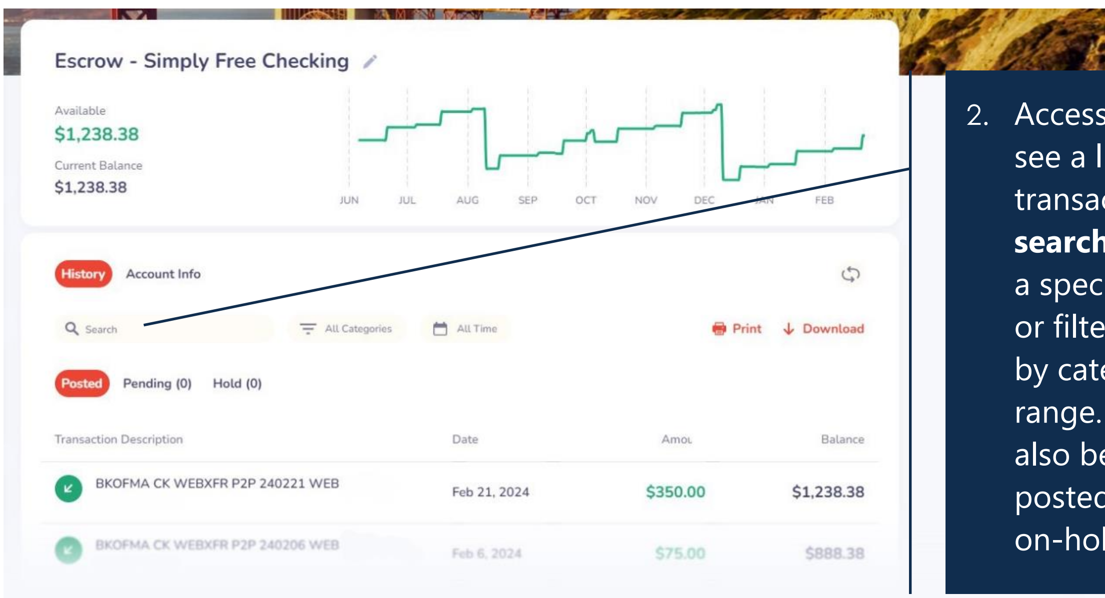


Online Banking Basics

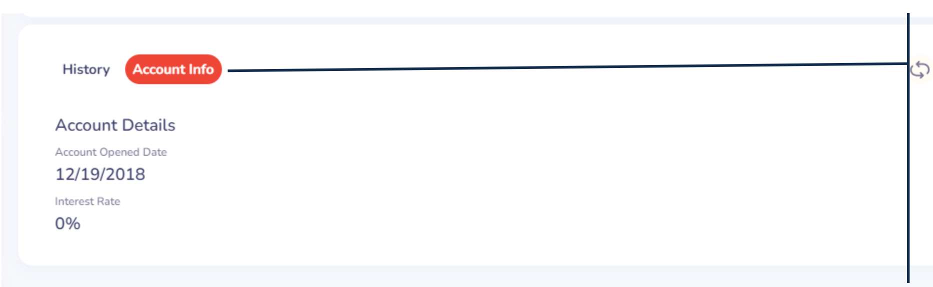
View Account Activity



1. From the **Dashboard**, select the account tile you want to view



2. Access the **History** to see a list of recent transactions. Use the **search** function to find a specific transaction or filter account activity by category or date range. Transactions can also be sorted by posted, pending, and on-hold statuses.



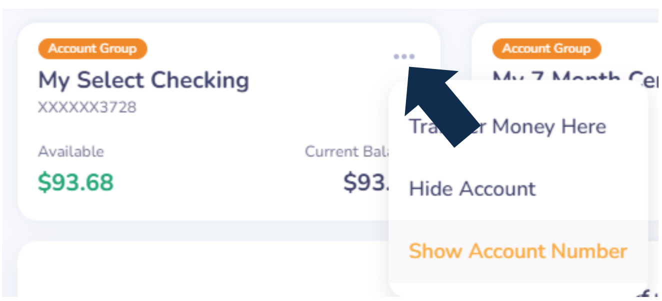
3. Explore **Account Info** for details like account open date and interest rate.

Print or Download Account Activity

1. Go to the **Dashboard** and select the account tile you want to view.
2. Press the **PRINT** button to print the transaction history.
3. Click **DOWNLOAD**, then specify the date range.
4. Choose the desired file format and click **DOWNLOAD**. (CSV files can be downloaded into QuickBooks)

View Your Account Number

1. Go to the **Dashboard**
2. Find the account tile corresponding to the account you want to view and click on the three dots in the upper right corner.
3. Choose the option **Show Account Number**

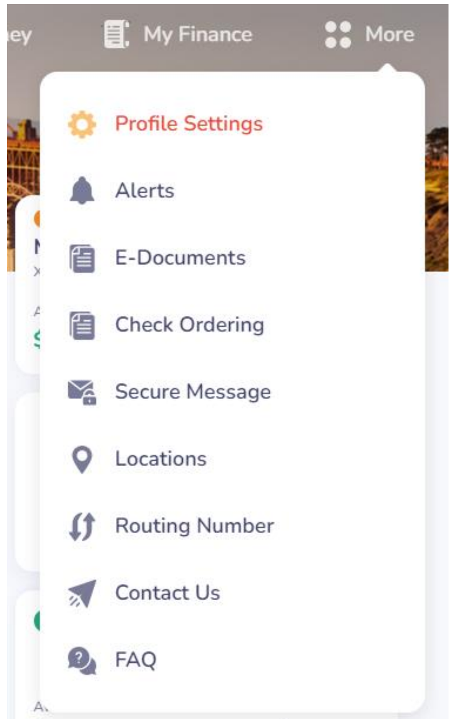


Nickname Your Account

1. Go to the **Dashboard**
2. Click on the account tile
3. Select **the pencil icon to Edit Account Nickname**

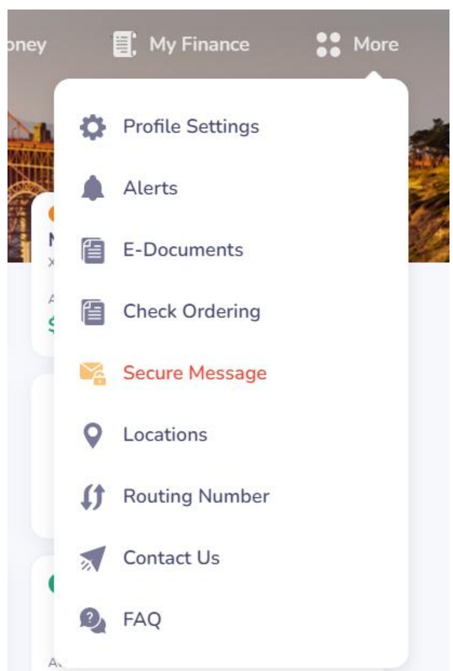
Update Contact Information

1. From the **Dashboard** click on **MORE**.
2. Choose **PROFILE SETTINGS** and update the contact information you want to change.
3. Save your changes by clicking **SAVE CHANGES.**
4. A pop-up box will appear, prompting you to enter a verification code. Select your preferred option – either mobile phone or email – to receive the code.
5. Click **GET CODE**.
6. Enter the Verification Code

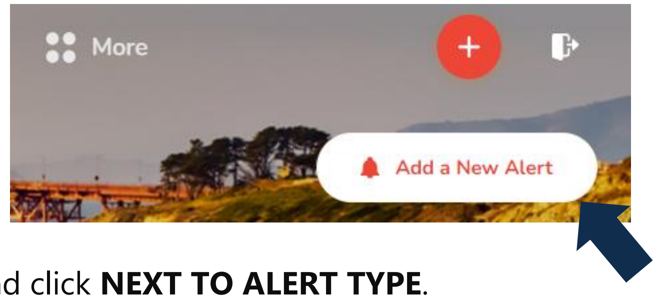


Send a Secure Message

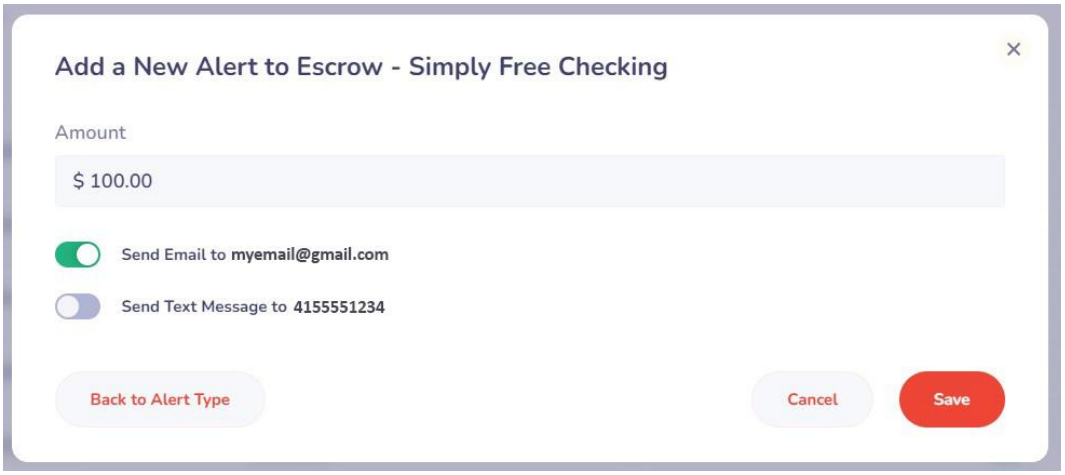
1. Go to the **Dashboard**, click on **MORE**, and then select **SECURE MESSAGE**.
2. Type your message and click on **SEND**.
3. A pop-up will confirm that your message has been sent.
4. Click **OK** to return to the Messages screen



Set-up an Alert



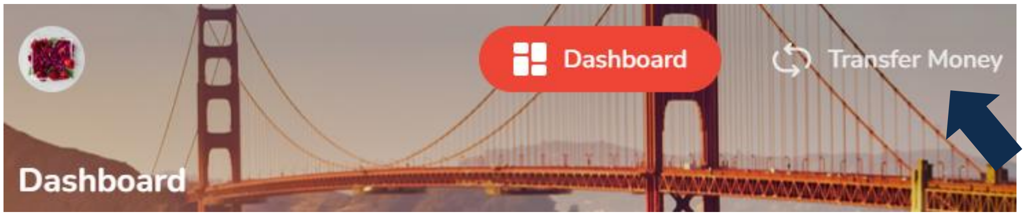
1. Navigate to the **Dashboard** and click on **MORE**.
2. Access **ALERTS**, where you can view your existing alerts.
3. Add a new alert by clicking **ADD A NEW ALERT**.
4. Choose the specific Account for the alert and click **NEXT TO ALERT TYPE**.
5. Select the desired alert type and click **NEXT**.
6. Customize your alert by configuring the alert settings.
7. Indicate your preferred method of receiving the alert.
8. Save your changes by clicking on **SAVE**.



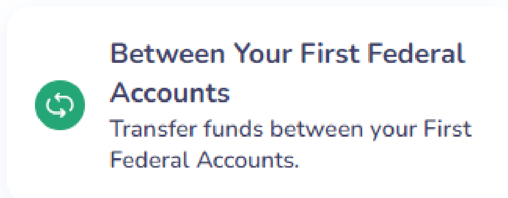
Other Features

Make a Transfer Between Internal First Federal Accounts

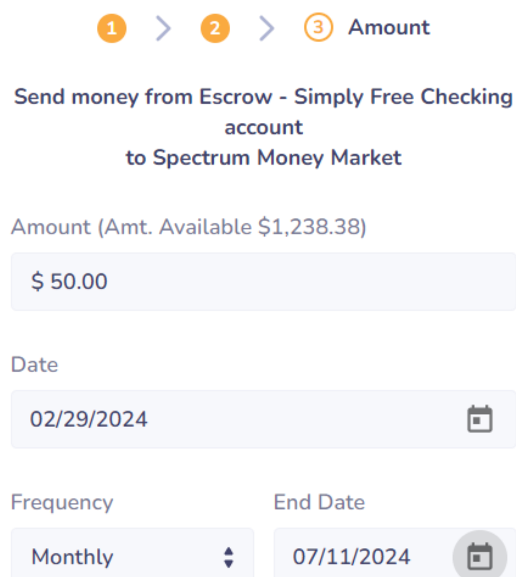
1. Start from the **Dashboard** and click on **TRANSFER MONEY**.



2. Click on **Between Your First Federal Accounts**

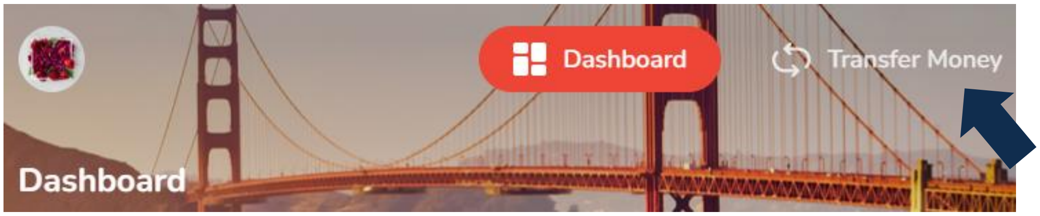


3. Select the account you want to send money **from**
4. Select the account you want to send money **to**
5. Click **CONTINUE**
6. Confirm that the information for both the sender and recipient accounts is accurate. If not, click **GO BACK**.
7. If the details are correct, input the **Amount** and **Date**.
8. Utilize the drop-down menus to specify the Frequency of the transfer and provide an End Date. **Click CONTINUE.**
9. Review the transfer details. Click **GO BACK** to make any adjustments or **CONTINUE** to finalize the transfer.



Make a Payment to a First Federal Loan from a First Federal Account

1. Start from the **Dashboard** and click on **TRANSFER MONEY**.

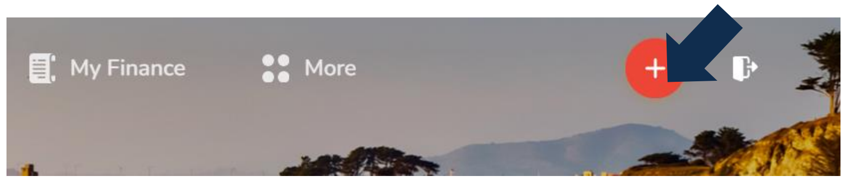


2. Choose the account you intend to transfer money **from**.
3. Select the loan account for the payment and click **CONTINUE**.
4. Confirm that the correct loan account is displayed. If not, click **GO BACK**.
5. If the loan account is accurate, choose the Payment option. Opting for Minimum Payment Due will auto-fill the Amount with the payment due. (The Date defaults to today but can be edited.)
6. Utilize the drop-down menus to set the Frequency of the transfer and input an End Date, if necessary. Click **CONTINUE**.
7. Review the transfer details. Click **GO BACK** for edits or **CONTINUE** to finalize the payment transfer.

Make a Payment to a First Federal Loan from an External Bank Account

1. Start from the **Dashboard** and click on the loan account you intend to transfer money to make a payment.
2. Click on **PAY LOAN** and select an **EXTERNAL BANK ACCOUNT**
3. Select the **EXTERNAL BANK ACCOUNT** that you would like to transfer from and select **CONTINUE**.
4. Select the desired payment option. Opting for *Next Payment Due* will auto-fill the Amount with the payment due. (The Date defaults to today but can be edited.)
5. Utilize the drop-down menus to set the **FREQUENCY** of the transfer and input an End Date, if applicable. Click **CONTINUE**.
6. Review the transfer details. Click **GO BACK** for edits or **CONTINUE** to finalize the payment transfer.

Add a Stop Payment

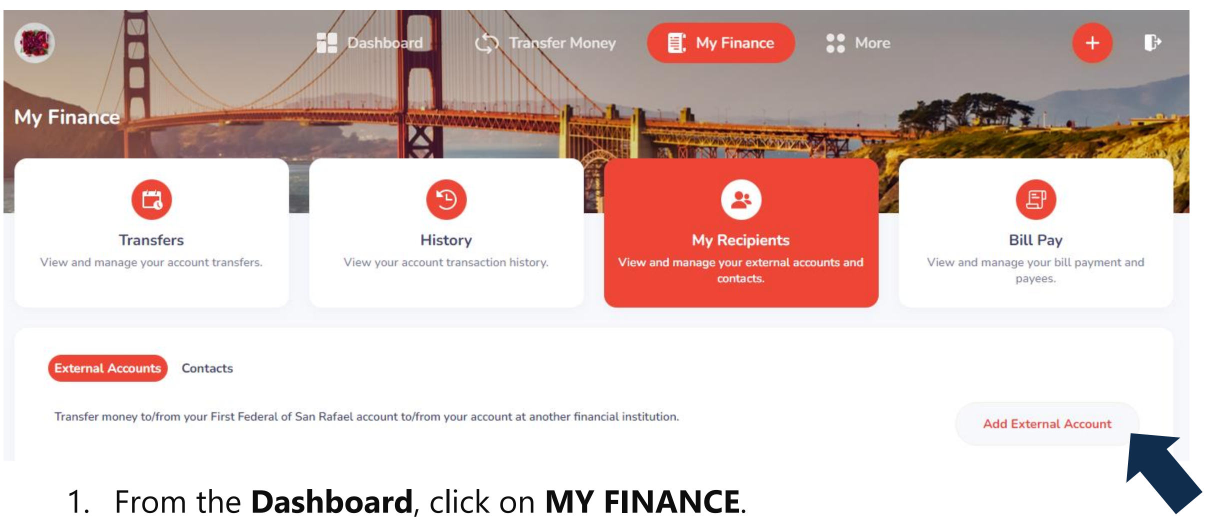


1. From the **Dashboard**, click on **the Add Icon**
2. Select **Stop Payment**

3. Choose **Stop Other Payment**
4. Enter the **Account Number** from which the check is drawn and the **Start Check Number**
5. Optionally, input the **End Check Number** if you want to stop a range of checks.
6. Keep in mind that there is a $10 service charge for placing a stop payment. Select the account you wish to pay from.
7. Select Continue

Set-Up Accounts for External Transfer

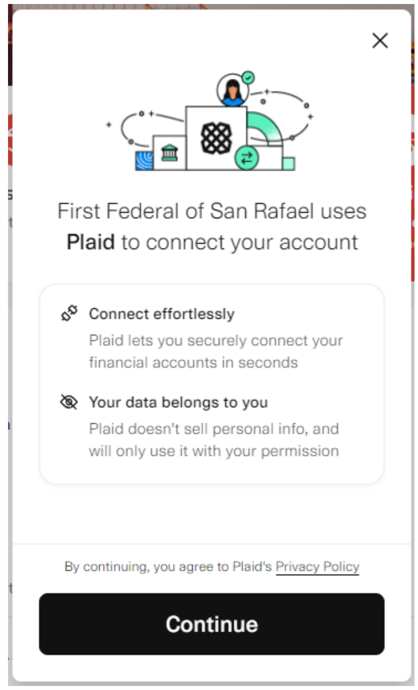
External account transfers can be used to transfer money to or from your First Federal account to or from your account at another financial institution.



1. From the **Dashboard**, click on **MY FINANCE**.
2. Access **MY RECIPIENTS** and choose **External Accounts**.
3. Click **ADD EXTERNAL ACCOUNT**, choose Account Permission, and click **Add Recipient**.
4. First Federal uses **Plaid** to connect your account. Select **Continue**.
5. Search for your institution. Click on your institutions and **Continue to login.**
6. Enter your online banking credentials for the other institution. Your other

institution may require an authorization code to verify your identity.

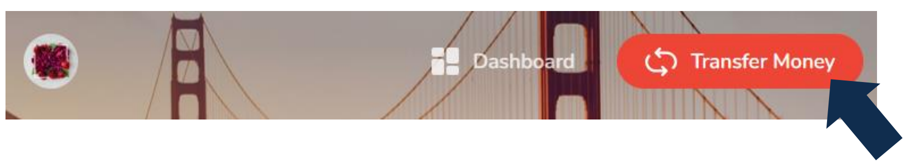
7. Agree to share your data between your other institution and First Federal.



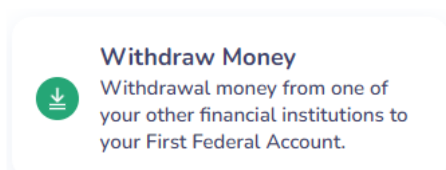
You can also add an external account with account number and routing number instead. Your external account will be verified via micro-deposit.

External Transfer From Another Financial Institution

1. From the **Dashboard**, click on **Transfer Money**



2. Select **Withdrawal Money**
3. Select an external account you want to send money from
4. Select an internal account where you want to transfer the money to.
5. Click **Continue**

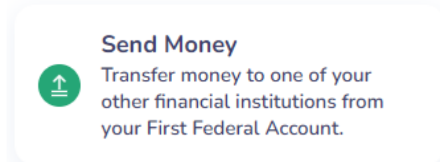


6. Enter the amount and date. Use the drop-down arrows to select a frequency if necessary
7. Agree to the Terms and Conditions, then click **Continue**
8. Review the transfer information and **Continue** or **Go Back** to edit

External Transfer From a First Federal Account

1. From the **Dashboard**, click on **Transfer Money**

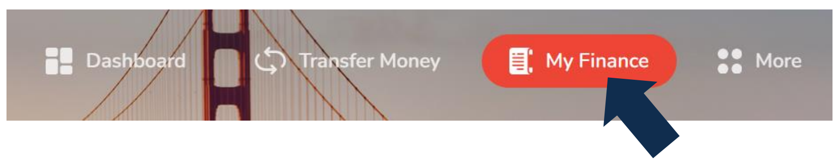
2. Select **Send Money**
3. Select a First Federal account you want to send money from
4. Select an external account where you want to transfer the money to.
5. Click **Continue**



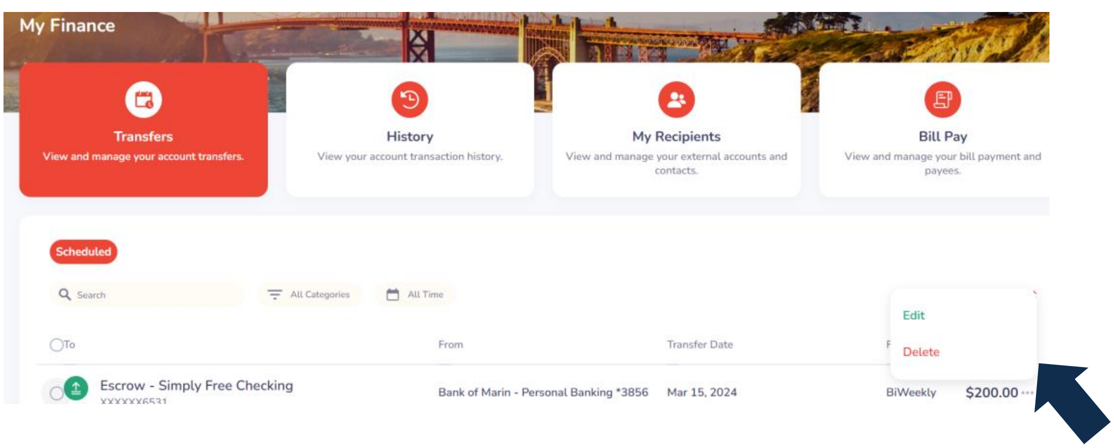
6. Enter the amount and date. Use the drop-down arrows to select a frequency if necessary
7. Agree to the Terms and Conditions, then click **Continue**
8. Review the transfer information and **Continue** or **Go Back** to edit

Manage Your Scheduled Transfers

1. From the **Dashboard**, click on **My Finance**



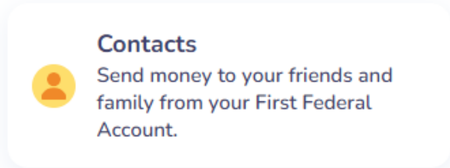
2. Select **Transfers**
3. Click on the three dots near the amount to edit or delete



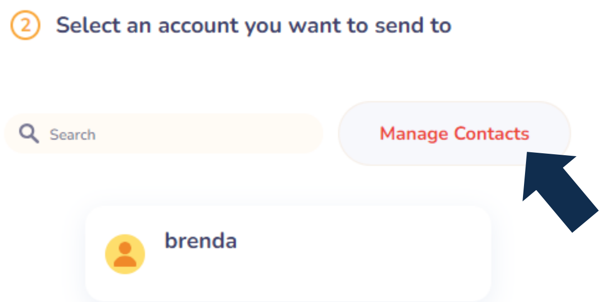
Send Money to Friends and Family

1. From the **Dashboard**, click on **Transfer Money**

2. Select **Contacts**
3. Select a First Federal account you want to send money from



4. Choose an existing contact or add a new contact by selecting Manage Contacts
5. Enter the amount and date. Use the drop-down arrows to select a frequency if necessary

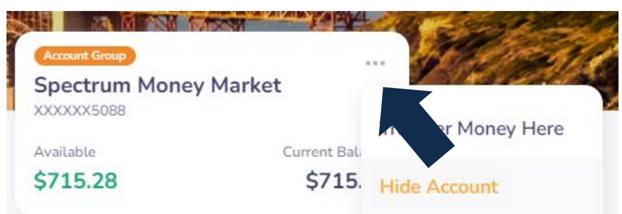


6. Agree to the Terms and Conditions, then click **Continue**
7. Review the transfer information and **Continue** or **Go Back** to edit

Customize Your Dashboard

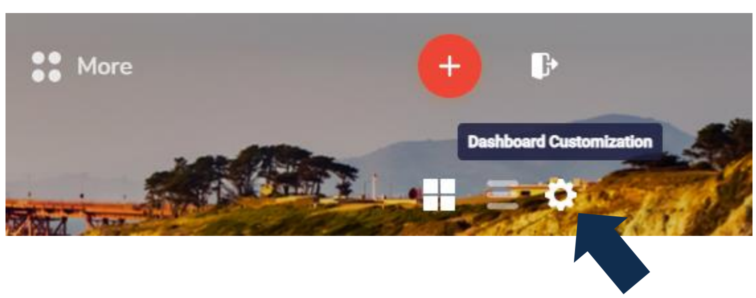
Hide an Account from View

1. Go to the **Dashboard**
2. Locate the account tile you wish to hide from view and click on the three dots in the upper right corner.
3. Choose the option **Hide Account**

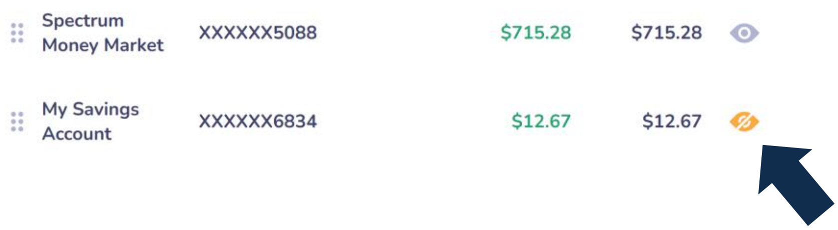


Show a Hidden Account

1. Go to the **Dashboard**
2. Click on the gear icon for Dashboard Customization.

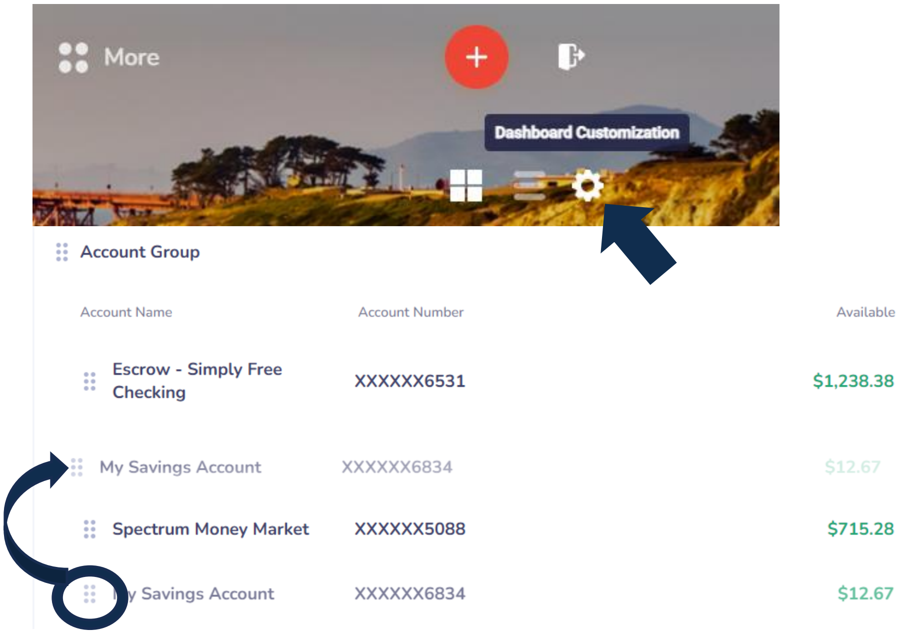


3. Click on the eye icon to change an account from visible to hidden



Arrange Your Dashboard Account Tiles

1. Go to the **Dashboard**
2. Click on the gear icon for Dashboard Customization.
3. Click the tile marker icon and drag it to rearrange the order.
4. You can also create New Groups, name your groups, color code your groups.



Mobile App

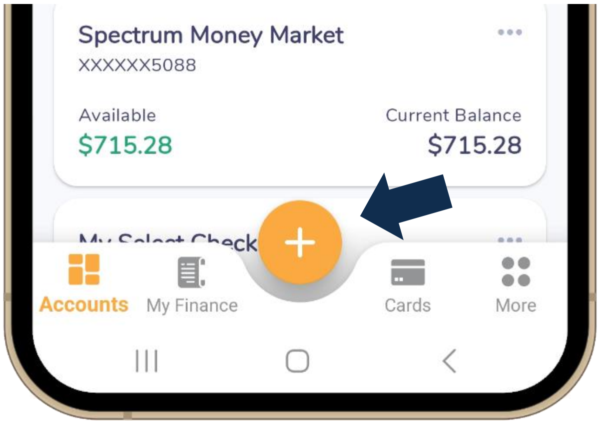
Download & Access

1. On your mobile device, visit the App Store or Google Play Store and search for **First Federal San Rafael**
2. Download the mobile app for First Federal
3. When you're ready to log in, tap on the First Federal app icon on your mobile device.
4. Click **ENROLL**
5. Enter your **10-digit** Account Number, Social Security Number, and Date of Birth.
6. Enter a Username and Password of your choice.
7. After reading the Terms and Conditions, click the box to agree.
8. Complete the reCAPTCHA process and click **SUBMIT**.
9. A pop-up box will appear and ask for a verification code. As part of the multifactor authentication security process, a verification code will be sent to the email address on your account record. Enter the verification code received in your email and click **SUBMIT**

Please note: your email address will appear partially masked in the pop-up box. If this is not your email address, contact us to update your account information.

10. If successful, you will be logged in to the digital banking dashboard

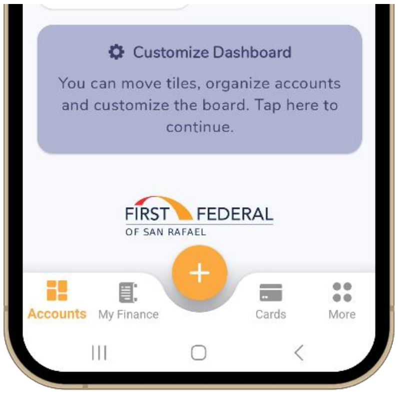
Make a Mobile Deposit



1. Launch the First Federal app and log in.
2. Tap the **ORANGE PLUS SIGN**.
3. Select **REMOTE DEPOSIT** and then **DEPOSIT CHECK**.
4. Choose the account for the deposit.
5. Read and acknowledge the Remote Deposit Guidelines by tapping each box*
6. Tap **CONTINUE**
7. Use the camera icon to capture a photo of the front of the check.
8. Read the Check Endorsement Guidelines, check the box to confirm, and tap **CONTINUE**.
9. Capture a photo of the back of the check using the camera icon.
10. Enter the check amount and tap **CONTINUE**.
11. Review the Mobile Deposit details and tap **CONFIRM** if everything is accurate.
12. A deposit confirmation screen will appear.

Note: You can select "Don't show again" to avoid the guidelines appearing with each deposit.

Customize Dashboard in App

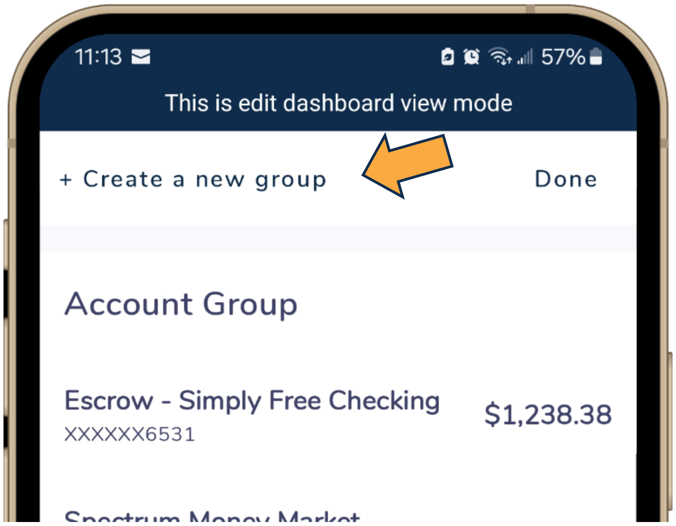


Hide/Unhide Accounts

1. At the bottom of the Dashboard, tap the **CUSTOMIZE DASHBOARD** tile
2. **SWIPE LEFT** to hide or unhide an account

Edit a Group

1. At the bottom of the Dashboard, tap the **CUSTOMIZE DASHBOARD** tile
2. Click on **CREATE A NEW GROUP**
3. Choose the accounts you wish to include and tap **GROUP**
4. Create your group name
5. Tap **CREATE GROUP**



Rearrange Accounts

1. In the Dashboard**, TAP and HOLD** the account you want to move
2. **MOVE** the account on the screen
3. Any changes made in the mobile app will be reflected in the desktop version

Update Contact Information

1. Select the **PROFILE ICON** in the top left corner of the screen.
2. Click **EDIT** in the top right corner of the screen.
3. Make your edits and SAVE
4. Choose email or text to receive the validation code.
5. Enter the validation code.
6. Your changes will be saved.