

Consent for Electronic Records

This disclosure documents your consent to electronic records relative to the accounts you are applying to open with First Federal online. The disclosure also describes your rights relative to receiving disclosures and notices electronically, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreement is related to the accounts you are applying to open with us online.

Once you consent to electronic records, you will be able to complete the application process to open accounts with us online. If you do not consent, you will not be able to apply online for accounts with us. However, regardless of whether you consent or not, you may still apply for accounts with us in person at any of our branches.

You understand, prior to consenting, that:

- (1) Your consent applies only to disclosures and notices regarding your deposit accounts.
- (2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form.
- (3) Even after consent, you may request, for free, paper or non-electronic copies of all disclosures regarding account applied for with us online.
- (4) You can withdraw your consent at any time by calling or writing us at the number or address listed below. Withdrawing such consent may result in a service charge or reduction in interest earned.
- (5) By consenting to electronic records, you agree to provide us with the information such as current email address needed to effectively communicate with you electronically. You agree to update us to any changes in such information by calling or writing us at the number or address listed above.

We, First Federal, reserve the right to provide any disclosure in writing, rather than electronically.

Hardware and software requirements

The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are a personal computer or other access device, capable of accessing the internet; an e-mail account and email software enabling you to communicate with us via email; pdf viewing software, a functioning operating system and internet browser; sufficient electronic storage capacity on your computer's hard drive.

Contact information

You may call us by phone toll free at (844) 769-5305.

You may write us at PO Box 640, Pascagoula, MS 39568-0640.

You may e-mail us at info@firstwithus.com.

Consent

By clicking "I agree" you consent to receive disclosures and notices electronically and to the terms and conditions as described above.