

Consumer Disclosures Divulgaciones Consumidores







Dear Valued Customer,

Again, we welcome you to the First Federal Bank family! To ensure a successful transition of your account(s) to First Federal Bank, we will convert your account at Mitchell Bank to the account type that most closely aligns with your current account features (please refer to the table that follows). All account changes will become effective on April 12, 2021, when the transition is complete. If you would like to consider other account options, please visit one of our convenient branch offices or call your local branch to have a banker review your account information with you.

Fees associated with deposit products will be assessed according to the First Federal Bank fee schedule. Inactivity and Green Surcharge fees are waived through February 28, 2022, for all converted accounts.

For additional information on each product's terms and conditions, see the Account Disclosure Book included in this mailing. If you are not sure which Mitchell Bank account type you currently have, please refer to your bank statement or Online Banking profile, or call (414) 645-0600. For more core conversion information, visit www.info.ffbwi.com/Mitchell.

MITCHELL BANK ACCOUNT FIRST FEDERAL BANK ACCOUNT

			1 11.0 1 1 22 21.0 12 27 11 11 7 10 00 0 11 1
CONSUMER CHECKING ACCO	UNTS		
Free Checking Ultimate Checking	Bonus Banking International Acct		Freedom Checking
Mitchell NOW			Relationship Checking
Safe Debit Card Checking			Fresh Start Checking
Employee Checking			BFF Checking
CONSUMER SAVINGS ACCOU	NTS		
Employee Statement Savings Employee Passbook Savings Lifeline Passbook Savings Lifeline Statement Savings	Payday Loan Statement Savings Restricted Statement Savings Smart Savers Passbook Savings Smart Savers Statement Savings	Christmas Club Passbook Savings Statement Savings	Statement Savings
Junior Passbook Savings			Penny Panda Statement Savings
Personal Money Market			Freedom Money Market
IRA Savings			IRA Statement Savings

Passbook Accounts – Although your Passbook Savings account is migrating into our Statement Savings product, you may continue using your passbook for any savings transactions. Your new terms and improved rate are detailed in the Statement Savings disclosure included on page 29.

IRA Customers – First Federal Bank will become the trustee of your IRA account.

Overdraft Services – An overdraft occurs when you do not have enough money in your account to fund a transaction. You have a choice in how you want First Federal Bank to handle any overdrafts on your account. Our overdraft services are not available for Fresh Start Checking accounts. For additional information, refer to the Reg E Opt In Form included on pages 21-22.

Sincerely,

Edward H. Schaefer President and CEO

EM H. felig

First Federal Bank of Wisconsin

Thomas J. Hart President Mitchell Bank





Estimado Cliente,

Una vez más, ¡Bienvenido a la familia del First Federal Bank! Para asegurar una sencilla transferencia de sus cuentas a First Federal Bank, convertiremos sus cuentas de Mitchell Bank al tipo de cuenta que se alinea con mayor precisión con las características de su cuenta actual (por favor consulte la tabla siguiente). Todos los cambios de cuenta serán efectivos el 12 de abril del 2021, cuando se termina la transición. Si desea revisar otras opciones de cuentas, por favor, visite alguna de nuestras convenientes sucursales o llame a su sucursal local para que un especialista financiero revise sus cuentas con usted.

Las tarifas asociadas con los productos de depósito se evaluarán de acuerdo con la lista de tarifas. No se aplicarán tarifas y cargos de Inactivity y Green Surcharge hasta el 28 de febrero del 2022 para todas las cuentas convertidas.

Para obtener más información sobre los términos y condiciones de cada producto, consulte el libro incluido en este envío. Si no está seguro de que tipo de cuente de Mitchell Bank tiene actualmente, consulte su extracto bancario, su perfil de banca en línea, o llame (414) 645-0600. Para obtener más información de conversión principal, visite www.info.ffbwi.com/Mitchell.

CUENTA DE MITCHELL BANK

CUENTA DE FIRST FEDERAL BANK

00211171 22 11111 011222 2711111			002:117122111011222111122711111
CUENTAS CORRIENTES DE COI	NSUMIDORES		
Free Checking Ultimate Checking	Bonus Banking International Acct		Freedom Checking
Mitchell NOW			Relationship Checking
Safe Debit Card Checking			Fresh Start Checking
Employee Checking			BFF Checking
CUENTAS DE AHORRO DE CO	NSUMIDORES		
Employee Statement Savings Employee Passbook Savings Lifeline Passbook Savings Lifeline Statement Savings	Payday Loan Statement Savings Restricted Statement Savings Smart Savers Passbook Savings Smart Savers Statement Savings	Christmas Club Passbook Savings Statement Savings	Statement Savings
Junior Passbook Savings			Penny Panda Statement Savings
Personal Money Market			Freedom Money Market
IRA Savings			IRA Statement Savings

Cuentas de Passbook – A pesar de que su Passbook Savings del Mitchell Bank migrarán a nuestro producto de Statement Savings, puede continuar usando su libreta para cualquier transacción de ahorro. Sus nuevos términos y la tasa mejorada se detallan en la divulgación incluida en la página 29.

Clientes de IRA – First Federal Bank se convertirá en el fideicomisario de su cuenta IRA.

Servicios de Sobregiro - Un sobregiro ocurre cuando usted no tiene dinero suficiente en una cuenta para cubrir una transacción. Usted puede elegir cómo quiere que First Federal Bank maneje cualquier sobregiro en su cuenta. Los servicios de sobregiro no están disponibles para las cuentas de Fresh Start Checking. Para obtener más información, consulte el Reg E Opt In Form incluido en las paginas 21-22.

Cordialmente,

Edward H. Schaefer Presidente y CEO

EM H. flag

First Federal Bank of Wisconsin

Thomas J. Hart Presidente Mitchell Bank

Say GOODBYE to your Passbook!



CALL OR VISIT US TODAY!

Receive \$5 when you choose to receive statements for your Passbook account. Simply bring in or refer to this mailing at your nearest Mitchell Bank location to get started.

(414) 654-0600 1039 West Historic Mitchell Street, Milwaukee 12400 W. National Avenue, New Berlin

¡Di ADIÓS a tu Passbook!



¡LLÁME O VISÍTENOS HOY!

Reciba \$5 cuando elija recibir los estados de cuenta de su cuenta de Passbook. Simplemente lleve o refiérase a este mensaje en la sucursal del Mitchell Bank más cercana para darse de alta.

Member FDIC / Miembro FDIC
This offer does not expire. / Esta oferta no caduca.

Deposit Account Agreement

DEFINITIONS. Throughout this Agreement, these terms have the following meaning:

- "You," "your," "account owner," and "party" refer to the depositor (whether multi-party or single-party) named on the account.
- "We," "our," and "us" refer to the financial institution.
- The acronym "NOW" means Negotiable Order of Withdrawal.
- "Item" or "items," as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- "Debit transactions," "debit," or "debits" refer to funds that are taken out of your account. Common types of debits may include: checks or drafts that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- "Credit transactions," "credit," or "credits" refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

GENERAL AGREEMENT. You understand the following Account Agreement ("Agreement") governs your account with us. Your account is also governed by other applicable documents, such as the Truth In Savings Account Disclosure and Privacy Policy, and where applicable, the Funds Availability Policy and Electronic Fund Transfer (Agreement and) Disclosure ("Disclosures"), which are incorporated by reference. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

GENERAL RULES. The following rules apply to all types of accounts:

- 1. Deposits. Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may, at our sole discretion, refuse to accept particular instruments as deposits. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account and adjust any interest earned. You are liable to us for the amount of any item you deposit to your account that is returned unpaid. In addition, you are liable to us for all costs and expenses related to the collection of any or all of that amount from you. Funds deposited to your account are available in accordance with the Disclosures.
- 2. Collection of Deposited Items. In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

- 3. Set-offs and Liens. We may set-off funds in your account and any other accounts held by you, jointly or individually, to pay any debt you may owe us; this includes any item(s) that we have cashed for you that are returned to us unpaid. If the account is a joint account, we may offset funds for the debt of any one of the owners. In addition, you grant to us a security interest in your deposit accounts to secure any debt you may owe us in any non-consumer transaction.
- **4. Claims.** In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.
- **5. Expenses.** You agree to be liable to us for any loss, costs or expenses that we incur as a result of any dispute involving your account, including reasonable attorneys' fees to the extent permitted by law, and you authorize us to deduct such loss, costs or expenses from your account without prior notice to you.
- **6. Dormant/Inactive Accounts.** You understand that if your account is dormant or inactive, you may be charged the fee specified in the Disclosures and we may stop paying interest to the extent permitted by law. You understand that your account balance may be escheated (that is, turned over to the state) in accordance with state law.
- 7. Joint, Marital, Payable on Death, Fiduciary and Custodial Accounts. You acknowledge that if your account is set up as a joint, marital, payable on death ("P.O.D."), fiduciary or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature.
- 8. Joint Accounts and Marital Accounts. If this is a joint or marital account, all deposits are the property of the person(s) indicated on the account and we may release all or any part of the amount in the account to honor checks, orders, or other items or withdrawals or requests from any person named on this account. Any person named on the account is liable for the amount of any overdraft fees regardless of whether he or she signed the item or benefited from the proceeds of the item. When the joint owners are husband and wife, the intent is that all property in the account, including earnings, be held as community property. Upon receiving written notice from any person named on the account, we may freeze the account. The account may be frozen until we receive written notice, signed by all parties named in the account, as to the disposition of

funds. We may use the funds to satisfy a debt or judgment of any person named on this account if ordered to do so by a court of law.

- **9. Account Ownership.** If the account is noted as a **single-party** account, at the death of the individual, the ownership of the funds remaining in the account will pass to the individual's estate. If the account is noted as a **P.O.D. account with single-party**, upon the death of the party, ownership passes to the pay on death beneficiary(ies) and will not be part of the deceased party's estate. If the account is designated as a **joint account**, upon the death of one of the parties to the account, ownership of the funds in the account vest in and belong to the surviving party(ies) as his or her separate property and estate. If the account is designated as a **P.O.D. account with multiple parties**, upon the death of one of the parties, ownership passes to the survivor(s). Upon the death of the last surviving party, ownership passes to the payable on death beneficiary(ies) and is not part of the last surviving party's estate. If the account is designated as a marital account, this account is established without the right of survivorship between a husband and wife, which is payable on request to either or both of the parties. Upon the death of either of them, the survivor owns 50% of the sums on deposit. Upon the receipt of written notice of death, we may freeze the account until we have received satisfactory evidence as to the disposition of the account. If the account is designated as a marital account with P.O.D. beneficiaries, the account is owned as a marital account and upon the death of either party, 50% of the sums on deposit are owned by the P.O.D. beneficiary(ies) named by the deceased party and 50% are owned by the survivor.
- 10. Payable on Death Account. If this account is noted as a Payable on Death ("P.O.D.") account, you may change the named beneficiary(ies) at any time by a written direction to us. To the extent permitted by law, we may require the beneficiaries to indemnify us for losses we incur in reliance on the beneficiary(ies) representations that you have died, that all the beneficiaries have joined in the request for payment of the account, and for any tax or other imposition on the account occurring after payment.
- 11. Custodial Account. A custodial account is subject to applicable law as adopted by the state in which the account is opened. The documents that authorize the custodianship may be required for the account. An account opened under the Uniform Transfers/Gifts to Minors Act must be opened in the name of a custodian "as custodian for (name of minor) under the Uniform Transfers to Minors Act". There may be only one custodian and one minor as beneficiary for each minor account.
- 12. Agency (Power of Attorney). If you wish to name an agent(s) to act as your attorney-in-fact or agent in connection with your account, we may use the form of appointment found on the signature card or some other appropriate form. An agent(s) may make account transactions for parties but has no ownership or rights at death unless named as a P.O.D. beneficiary(ies). If you have designated that the agent(s) will continue to have power after your disability, the agent's(s') authority survives your disability. The agent(s) may act for a disabled party until the authority of the agent(s) is terminated. If you have noted that the agent(s) will not have power after your disability, the agent's(s') authority extinguishes upon your disability. Death of the sole party or the last surviving party terminates the authority of the agent(s).
- **13. Fees, Service Charges and Balance Requirements.** You agree you are responsible for any fees, charges, balance, or deposit requirements as stated in the Disclosures.
- **14. Non-Sufficient Funds and Overdrafts.** If your account lacks sufficient funds to pay a check, preauthorized transfer, or other debit activity presented for payment as determined by your available account balance or actual (ledger) balance, we may (1) return the item or (2) pay the item at our discretion.

Available Balance. We may use an available balance method to determine if there are sufficient funds in your account to pay an item or debit transaction and to assess non-sufficient funds and overdraft fees.

How We Decide to Pay an Item or Debit. The available balance reflects deposits and transactions that have been posted to your account and transactions that have not posted to your account, including the following: checks you have written, if applicable; deposit holds; and holds on debit card transactions that have been authorized but not yet posted (i.e., preauthorization holds). These pending transactions and holds reduce your available balance. For example, you have \$100 in your account and a pending transaction of \$30. Your available balance is \$70 because the pending \$30 transaction reduces your available account balance.

How We Assess Fees. If there are insufficient funds to pay a debit transaction or item based on your available balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the item or pay the item on your behalf.

Return Item for Non-Sufficient Funds. If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, an item may be presented for payment more than one time. We may charge you non-sufficient funds fees for each resubmission of an item or re-presentation of a check, which means you may incur multiple nonsufficient funds fees if an item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then re-presented to us for payment, and the check is returned again for non-sufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds. Overdrafts. If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees. As discussed above, subsequent pending transactions and holds impact your available balance, which may cause your account to become overdrawn and subject to overdraft fees. For example, you have \$100 in your account. You use your debit card at a gas station and a preauthorization hold of \$60 is placed on your account because the amount of the transaction is not known at the time of authorization even though your gas was only \$50. The authorization hold reduces your available account balance to \$40. You then spend \$50 on groceries. If we pay this debit on your behalf, you will be responsible for paying the overdrawn balance, and we may charge you overdraft fees.

Actual (Ledger) Balance. We may use an actual (ledger) balance method to determine whether there are sufficient funds in your account to pay an item or debit transaction and to assess non-sufficient funds and overdraft fees.

How We Decide to Pay an Item or Debit. The actual (ledger) balance method calculates your account balance only based on transactions that have settled, and it does not reflect pending transactions or checks, if applicable, that have not posted to your account. For example, you have \$100 in your account and a pending transaction of \$30. Your actual (ledger) balance is \$100 because the pending \$30 transaction does not reduce your actual (ledger) account balance until it posts to your account.

How We Assess Fees. If there are insufficient funds to pay a debit transaction or item based on your actual (ledger)

balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

Return Item for Non-Sufficient Funds. If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time. We may charge you nonsufficient funds fees for each resubmission of a debit or re-presentation of an item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then re-presented to us for payment, and the check is returned again for nonsufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds.

Overdrafts. If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance. and we may charge you overdraft fees.

Our policy may be that we use an available balance to determine if we will pay a debit or item and use an actual (ledger) balance to assess fees. If this is the case, the applicable rules described above will apply.

If applicable, overdrafts may be covered by our standard overdraft practice that comes with your account or an overdraft protection plan, such as a link to an account or a line of credit. As part of our offered standard overdraft practice, we do not authorize and pay overdrafts on ATM or everyday debit card transactions unless you request us to do so. Please refer to the Overdraft Services Consent Form for more information about overdrafts and our standard overdraft policies, if applicable, and refer to your Truth In Savings disclosure for more information about our overdraft privilege policy.

- 15. Processing Order. We will process debit and credit transactions in accordance with our processing order policy. The processing order of these debits and credits is important because if your account balance has insufficient funds to pay for the debits and credits in the order that they are processed, we may charge you non-sufficient funds fees if we return the debit or charge you overdraft fees if we pay the debit on your behalf.
- 16. Amendments and Alterations. You agree that the terms and conditions governing your account may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.
- 17. Notices. You are responsible for notifying us of any address or name changes, the death of an account holder or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have a reasonable opportunity to act on it. Written notice sent by us to you is effective when mailed to the last address supplied.
- 18. Certified Beneficial Owner Information. If you are obligated to certify beneficial owner information at the time the account is opened, you are responsible for notifying us of any changes to the certified beneficial ownership information that was provided to us. Notice should be made to us as soon as practical upon a change to the beneficial ownership information in a form and manner acceptable to us.
- 19. Unlawful Internet Gambling. Restricted transactions are prohibited from being processed through your account with us as required by the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG. A restricted transaction is a transaction or transmittal involving any credit, funds, instrument, or proceeds in connection with the participation of another person in unlawful Internet gambling. You will notify us if your business practices regarding Internet gambling change in the future.
- 20. Telephone and Electronic Communication. You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us.
- 21. Online or Mobile Services. If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.
- 22. Closing Account. We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. At our discretion, we have the authority to pay an otherwise properly payable item, which is presented after the closing of your account. Such termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.
- 23. Transfers and Assignments. You cannot assign or transfer any interest in your account unless we agree in writing. 24. Applicable Laws and Regulations. You understand that this Agreement is governed by the laws of the state in which the account is opened unless federal law controls. Changes in these laws may change the terms and conditions of your account. We will notify you of any changes as required by law. If any of the terms of this Agreement come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.
- 25. ACH and Wire Transfers. This Agreement is subject to Article 4A of the Uniform Commercial Code Funds Transfers as adopted by the state in which the account is opened. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association ("Nacha") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any

other systems through which the entry is made.

Provisional Payment. Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt. We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law. We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

International ACH Transactions. If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

26. Stop Payments.

Stop Payments on Checks. If Stop Payments on Checks. If you request us to stop payment on a check you have written, you will give written or other confirmation as allowed by us within 14 days of making the request. If you fail to confirm an oral stop payment request within the 14 days, unless our policy provides otherwise, we reserve the right to cancel the request. Your stop payment request must describe the check or account with reasonable certainty and we must receive the request in a time and way that gives us a reasonable opportunity to act on it. A stop payment on a check you have written will remain in effect until the earlier of 1) six months or other time period not less than six months as specified in the Stop Payment Order, or 2) until we receive written revocation of the stop payment. If the check on which a Stop Payment Order has been placed has not yet cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. Our acceptance of a stop payment request does not constitute a representation by us that the check has not already been paid or that we have had a reasonable opportunity to act on the request. We may accept a stop payment request on lost or stolen checks, whether a single check or series, unless our policy requires we open a new account for you to ensure your security. Written communication includes communication by electronic record.

Stop Payments on ACH Debits. A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple or future debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled debit entry. Requests to stop all future payments on an ACH debit transfer may require additional documentation to be supplied to us. Oral stop payment orders are binding on us for 14 calendar days only, unless our policy provides otherwise, and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple or future debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization). Written communication includes communication by electronic record.

The Stop Payment Order shall be governed by the provisions of Article 4A of the Uniform Commercial Code as adopted by the state in which the account is opened, the Electronic Fund Transfer Act (Regulation E), Nacha Operating Rules, and any applicable state law. You may be charged a fee every time you request a Stop Payment Order and for each Stop Payment Order renewal you make. You understand that we may accept the stop payment request from any of the joint owners of the account regardless of who signed the check or authorized the transfer. A release of the Stop Payment Order may be made only by the person who initiated the stop payment request.

- 27. Checks. All negotiable paper ("checks") presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account, or on any check issued by you, must be placed on the left side of the check when looking at it from the front, and must be placed so as to not go beyond an area located 1-1/2 inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that this requirement is met. You are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.
- **28. Electronic Checks and Electronically-Created Items.** Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information. Electronically-created items ("ECI") are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.
- 29. Substitute Checks. To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute check(s). An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form.
- **30. Remote Deposit Capture.** Remote deposit capture ("RDC") allows you to make deposits to your account from remote locations by electronically transmitting digital images of your original paper checks, which are drawn on or payable through

United States financial institutions in United States dollars to us. We may then use the digital image to create an electronic check or substitute check for collection. If you use our RDC services, if applicable, we may require you to endorse the back of the paper check to indicate that it has been remotely deposited. For example, "for mobile deposit only."

- **31. Preauthorized Checks or Drafts.** You should guard information about your account (such as your routing number and your account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to it, any debit to or withdrawal from your account it initiates will be deemed authorized by you.
- **32. Stale or Postdated Checks.** We reserve the right to pay or dishonor a check more than 6 months old without prior notice to you. If you can write checks on your account, you agree not to postdate any check drawn on the account. If you do and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.
- **33.** Verifying Funds Availability for Check. You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check or other item from you.
- **34. Check Safekeeping.** If you can write checks on your account and utilize check safekeeping or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you. When you request a copy of a check it may be subject to a fee as defined in the Disclosures.
- **35.** Remotely Created Checks. A remotely created check, as defined in Regulation CC, means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all remotely created checks deposited to your account(s) will be expressly and verifiably authorized by the payor. And we reserve the rights to refuse for deposit any such remotely created check if we have any reason to believe that the item is fraudulent in any manner, and to obtain from you the payor's express, verifiable authorization for any such check.
- **36. Statements.** If your account is a Checking, NOW, Money Market, or Statement Savings account, we will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. You must notify us within 30 days after we mail or otherwise make the statement available to you of any discrepancies, except for transfers governed by the Wire Transfer Agreement. If you fail to notify us with reasonable promptness, you will have no claim against us to the extent permitted by law. Additionally, you agree that we will not be liable for discrepancies reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise reasonable care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of our Disclosures will control its resolution. If you do not receive a statement from us because you have failed to claim it, or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.
- **37. Signatures.** Your signature on the Account Information form is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means (including facsimile signature(s)) may have been affixed so long as they resemble the signature specimen in our files. For withdrawal and for other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instruction is not genuine.
- If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You agree that no facsimile signature you have authorized us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility for maintaining security over any device affixing the signature as such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures.

Further, most checks, drafts, orders, or other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of checks, drafts, orders, or other items for more than one signer, you agree that we are acting within common and reasonable banking practices by automatically processing these items. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

- **38. Restrictive Legends.** We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in a writing signed by an officer of the financial institution. Examples of restrictive legends are "two signatures required", "must be presented within 90 days" or "not valid for more than \$1,000.00."
- **39. Our Waiver of Rights.** You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege. **40. Your Waiver of Notice.** By signing the signature card/Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account to the extent permitted by law. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

ACCOUNT SPECIFIC PROVISIONS. In addition to the General Rules, the following rules apply to specific types of accounts: **CHECKING AND NOW ACCOUNTS**

Checking Accounts. If your account is a checking account, it will be either non-interest bearing or interest bearing as defined in the Truth in Savings Disclosure.

Withdrawals. Deposits will be available for withdrawal consistent with the terms of our Disclosures. Withdrawals may be subject to a service charge.

Withdrawal Notice Requirements. If your account is a NOW account or a non-demand deposit checking account, we have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account.

MONEY MARKET AND SAVINGS ACCOUNTS

Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a service charge.

Regulation D Transaction Limitations. Federal regulation allows us to restrict the number of transfers or withdrawals you can make on a Money Market Account and Savings Account or to suspend enforcement of the restriction and allow you to make an unlimited number of transfers or withdrawals from these accounts.

If we enforce the restriction, you understand that we will not allow more transfers or withdrawals than the maximum number specified in the Disclosures, and we may close your account, take away your ability to transfer funds, or convert the account to a checking or other transaction account if the restriction is violated. Further, certain transfers or withdrawals will count toward the transaction limit:

Transfers or Withdrawals Subject to Transaction Limitations. This transaction limitation includes transfers or withdrawals made to a third party if made by: phone, fax, computer, check, debit card, ACH, bill payments, or automatic transfers. The transaction limitation also includes transfers or withdrawals made to another account that you have with us if made by: phone; fax; computer; debit card; ACH; bill payments; or automatic transfers, including transfers for overdraft protection purposes.

Transfers or Withdrawals Not Subject to Transaction Limitations. There is **no limit** on the number of transfers or withdrawals between the accounts you have with us if made by: mail, messenger, ATM, in person, or to repay a loan that you have with us.

However, if we suspend enforcement of the restriction on the number of transfers or withdrawals on your Money Market Account or Savings Account, there is no transaction limitation on transfers or withdrawals on these accounts. We may also suspend enforcement of the restriction on a temporary basis, such as for six months, and then resume enforcement after the temporary suspension.

SAVINGS ACCOUNTS

Passbooks. If your account is a passbook account and you wish to make a withdrawal without your passbook, we can refuse to allow the withdrawal. If your passbook is lost or stolen, you will immediately notify us in writing.

CERTIFICATES OF DEPOSIT/TIME DEPOSIT ACCOUNTS

Account Terms. The Certificate bears interest at the rate and basis as set forth on the Certificate. The terms of the Certificate, such as the interest rate(s), Annual Percentage Yield ("APY"), length of term period, renewability, and date of maturity are specified on the Certificate and in the Disclosures provided to you at the time of account opening. Interest will not be compounded unless noted and will be paid to you at the frequency and in the method noted. If interest compounds during the term of the Certificate and may be withdrawn prior to maturity, the withdrawal of interest prior to maturity will affect the APY. Withdrawal Prior To Maturity. You have contracted to keep the account funds on deposit from the issue date until the maturity date. We may accept a request by you for withdrawal of some or all of the account funds prior to the maturity date at our discretion or as otherwise described in the Disclosures.

Additional Deposits During The Term. No additional deposits will be allowed to this account during its term unless otherwise described in the Disclosures.

Early Withdrawal Penalty. Unless provided otherwise in the Disclosures, we will assess an early withdrawal penalty on any withdrawal, either partial or in whole, that we allow you to make from your account prior to the account's maturity date. The method for determining that penalty is described in the Disclosures.

Renewal. Automatic Renewal Certificates will renew automatically on the stated maturity date of its term. Such renewal will be for a time period equal or similar to the original term and subject to these terms and conditions. Interest for that renewal term will be paid at the interest rate then in effect at this financial institution for similar accounts. If you close the Certificate within the grace period following the maturity date, we will not charge an early withdrawal penalty for that withdrawal. The grace period following a maturity date is described in the Disclosures.

Single Maturity. Single Maturity Certificates will not automatically renew at maturity. The Disclosures describe our policy concerning the account's status following the maturity date. To ensure a continuation of interest earning, you must arrange for a new investment of the account balance.

Funds Availability

PURPOSE OF THIS DISCLOSURE. Our general policy is to allow you to withdraw funds deposited in an account on the second Business Day after the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the second Business Day after the day of deposit. Our complete policy is summarized below. For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us" refer to First Federal Bank of Wisconsin. The term "account" includes any demand deposit, negotiable order of withdrawal account, savings deposit, money market account or other non-time deposit account.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before the close of business on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE

Same Day Availability. Funds from deposits of:

- · electronic direct deposits
- cash*
- · wire transfers
- U.S. Treasury checks**
- State or Local Government checks**
- · checks drawn on us

will be available on the day of deposit.

Next Day Availability. Funds from deposits of:

- U.S. Postal Service money orders**
- Federal Reserve Bank or Federal Home Loan Bank checks**
- Cashier's, Certified, or Teller's checks**

will be available on the first Business Day after the day of deposit.

Other Check Deposits. Funds from all other check deposits will be available on the second Business Day after the day of your deposit. The first \$5,525.00 of your deposits, however, will be available on the first Business Day after the day of deposit.

- * Cash Deposits. If the cash deposits are made in person to an employee of First Federal Bank of Wisconsin, then the funds will be made available on the day we receive your deposit. If they are not made in person to an employee, then the funds will be made available no later than the next Business Day after the day of your deposit.
- ** Check Deposits. Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; and Cashier's, Certified, or Teller's checks. In order for these check deposits to be made available according to the funds availability schedule above, the following conditions are required:
 - U.S. Treasury Checks. These checks must be made payable to you and deposited into your account.
 - U.S. Postal Service Money Orders; Federal Reserve Bank or Federal Home Loan Bank Checks; State or Local Government Checks; or Cashier's, Certified, or Teller's Checks. These checks must be made payable to you, made in person to one of our employees, and deposited into your account.

If any of these conditions are not satisfied, then the funds from these check deposits will be made available no later than the second Business Day after the day of your deposit.

Cash Withdrawal Limitation. We place certain limitations on withdrawals in cash. In general, \$5,525.00 of a deposit of checks is available for withdrawal in cash on the first Business Day after the day of deposit. In addition, a total of up to \$5,525.00 of other funds becoming available on a given day is available for withdrawal in cash at or after 5:00 p.m. on that day. Any remaining funds will be available for withdrawal in cash on the following Business Day.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$5,525.00 of your deposits, however, may be available on the first Business Day after the day of deposit.

If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one

of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$5,525 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the sixth Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

HOLDS ON OTHER FUNDS FOR CHECK CASHING. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

SPECIAL RULES FOR NEW ACCOUNTS. If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Same Day Availability. Funds from cash*, wire transfers, and electronic direct deposits made to your account will be available on the day we receive the deposit. In addition, the first \$5,525 of a day's total deposits of:

- U.S. Treasury checks**
- State or Local Government checks**
- checks drawn on us

will also be available the day of deposit.

Next Day Availability. Funds from the first \$5,525 of a day's total deposits of:

- U.S. Postal Service money orders**
- Federal Reserve Bank or Federal Home Loan Bank checks**
- Cashier's, Certified, or Teller's checks**
- Traveler's Checks**

are available on the first Business Day after the day of your deposit.

Funds Exceeding \$5,525. The excess over \$5,525 of a day's total check deposits will be available on the sixth Business Day after the day of your deposit.

Other Check Deposits. Funds from all other check deposits will be available on the sixth Business Day after the day of deposit.

- * Cash Deposits. If the cash deposits are made in person to an employee of First Federal Bank of Wisconsin, then the funds will be made available on the day we receive your deposit. If the deposits are not made in person to an employee, then the funds will be made available no later than the second Business Day after the day of your deposit.
- ** Check Deposits. Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; Cashier's, Certified, or Teller's checks; and Traveler's checks. In order for these check deposits to be made available according to the funds availability schedule above, the following conditions are required:
 - U.S. Treasury Checks. These checks must be made payable to you and deposited into your account.
 - U.S. Postal Service Money Orders; Federal Reserve Bank or Federal Home Loan Bank Checks; State or Local Government Checks; Cashier's, Certified, or Teller's Checks; or Traveler's checks. These checks must be made payable to you, made in person to one of our employees, and deposited into your account.

If any of these conditions are not satisfied, then the first \$5,525 of a day's total check deposits will be made available no later than the second Business Day after the day of your deposit.

FOREIGN CHECKS. Checks drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are

DEPOSITS AT AUTOMATED TELLER MACHINES. or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

Funds from any deposits (cash or checks) made at ATMs that we do not own or operate will not be available until the fifth Business Day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

Privacy Policy

Rev. January 2018

FACTS

WHAT DOES FIRST FEDERAL BANK OF WISCONSIN DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Payment history and transaction or loss history
- Overdraft history and checking account information

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons FIRST FEDERAL BANK OF WISCONSIN chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FIRST FEDERAL BANK OF WISCONSIN share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposesinformation about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposesinformation about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 262-542-4448 or go to www.firstfederalwisconsin.com

Page 2

Who we are	
Who is providing this notice?	FIRST FEDERAL BANK OF WISCONSIN
What we do	
How does FIRST FEDERAL BANK OF WISCONSIN protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does FIRST FEDERAL BANK OF WISCONSIN collect my personal information?	We collect your personal information, for example, when you - Open an account or apply for a loan - Make deposits or withdrawals from your account or give us your contact information - Show your government issued ID
Why can't I limit all sharing?	Federal law gives you the right to limit only - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - FIRST FEDERAL BANK OF WISCONSIN has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - FIRST FEDERAL BANK OF WISCONSIN does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - Our joint marketing partner(s) include one credit card company.

EFT Disclosure

For purposes of this disclosure and agreement the terms "we", "us" and "our" refer to First Federal Bank of Wisconsin. The terms "you" and "your" refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your Checking Debit Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

TERMS AND CONDITIONS. The following provisions govern the use of EFT services through accounts held by First Federal Bank of Wisconsin which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday.

ELECTRONIC FUND TRANSFER SERVICES PROVIDED

DEBIT CARD SERVICES. The services available through use of your debit card are described below.

CHECKING DEBIT CARD SERVICES:

- You may withdraw cash from your checking account(s), savings account(s), and money market account(s).
- You may make deposits into your checking account(s), savings account(s), and money market account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, and savings and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).
- You may use your card at any merchant that accepts Visa® debit cards for the purchase of goods and services.

ATM SERVICES.

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

Besides being able to use your Debit Card at our ATM terminals, you may access your accounts through the following network(s): Pulse, Plus, Accel, Cirrus and Moneypass

ATM FEES. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

POINT OF SALE TRANSACTIONS. Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance or, if applicable, your available overdraft protection. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

• Checking Debit Card: checking account.

Your Debit card may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

CURRENCY CONVERSION - Visa®. When you use your card with the Visa® logo at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is a rate selected by Visa® from a range of rates available in wholesale currency markets for the

applicable central processing date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

IMPORTANT ADDITIONAL FEE NOTICE. Visa® charges an International Service Assessment Fee on all international transactions. Therefore, transactions completed with your Visa® card will be subject to an International Service Assessment (ISA) Fee of 1.00% of the transaction amount when there is a currency conversion. If there is no currency conversion (the transaction is completed in the same currency as your country as cardholder), the ISA Fee will be 0.80% of the transaction amount.

PREAUTHORIZED TRANSFER SERVICES.

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), and money market account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), savings account(s), and money market account(s).

SERVICES PROVIDED THROUGH USE OF INTERNET BANKING. First Federal Bank of Wisconsin offers its customers use of our Internet Banking service.

Transfer of funds between your checking account(s), savings account(s), and money market account(s).

Check current and previous statements

View images of checks that have cleared your account

View other information such as interest rate as it relates to your account(s)

Pay bills online using our internet billpay service

Send and receive money to other people via our popmoney service

ELECTRONIC CHECK CONVERSION. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills.

LIMITATIONS ON TRANSACTIONS

TRANSACTION LIMITATIONS - CHECKING DEBIT CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$750.00 through use of ATMs in any one day.

There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the Debit Card is issued. First Federal Bank of Wisconsin reserves the right to change dollar amount limits at any time upon prior notification.

POINT OF SALE LIMITATIONS. You may buy up to \$3,000.00 worth of goods or services in any one day through use of our Point of Sale service.

OTHER WITHDRAWAL LIMITATIONS. For consumer debit cards the dollar limits on PIN based transactions including ATM and point-of-sale "Debit" transactions are \$750.00 per day with a daily combined limit of \$750.00. The transaction limits for signature based, Point of Sale "Credit" transactions is \$3,000.00 for single transactions with a daily limit of \$3,000.00. In order to access the higher transaction limits, the "Credit" option must be selected at the Point of Sale. These limits are based on a rolling 24 hours.

For commercial debit cards the dollar limits on PIN based transactions including ATM and Point of Sale "Debit" transactions are \$750.00 with a daily combined limit of \$750.00. The transaction limits for signature based, Point of Sale "Credit" transactions is \$3,000.00 for single transactions with a daily limit of \$3,000.00. These limits are based on a rolling 24 hours.

OTHER LIMITATIONS.

- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- We reserve the right to impose limitations for security purposes at any time.

LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS. Federal regulation limits the number of checks, telephone transfers, online transfers, and preauthorized electronic transfers to an account you have with us and to third parties (including Point of Sale transactions) from money market and savings type accounts. You are limited to six (6) such transactions from each money market and/or savings type account(s) you have each statement period for purposes of making a payment to a third party or by use of a telephone or computer.

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

PREAUTHORIZED DEPOSITS. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

you can call us at (262)542-4448 to find out whether or not the deposit has been made.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify First Federal Bank of Wisconsin immediately if your Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your Debit Card or to write your PIN on your Debit Card or on any other item kept with your Debit Card. We have the right to refuse a transaction on your account when your Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN via the telephone by calling 1-800-567-3451.

RIGHTS REGARDING PREAUTHORIZED TRANSFERS.

RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: (262)542-4448

or

write to: First Federal Bank of Wisconsin

> 1617 E Racine Ave Waukesha, WI 53186

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company you are going to pay ten days prior to the payment date of the amount to be deducted.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: (800)472-3272 (24 hours a day)

or

write to: First Federal Bank of Wisconsin

1617 E Racine Ave Waukesha, WI 53186

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY. Tell us AT ONCE if you believe your Debit Card or PIN or internet banking access code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if applicable). If you tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your Debit Card or PIN or internet banking access code without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account (including your maximum overdraft line of credit, if applicable), if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING CHECKING DEBIT CARD. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Visa® logo. These limits apply to unauthorized transactions processed on the Visa® or Plus Network.

If you notify us about an unauthorized transaction involving your card with the Visa® logo and the unauthorized transaction took place on the Visa® or Plus Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions to the amounts described under "Consumer Liability" above if we reasonably determine, based on substantial evidence, that you were negligent or fraudulent in the handling of your account or your card with the Visa® logo, you were proven to have participated in the transaction, or both. The zero liability provisions do not apply to PIN-based debit transactions not processed by the Visa® or Plus Network, including ATM transactions outside of the United States.

Your liability for unauthorized transactions with your card with the Visa® logo that involve PIN-based debit transactions not processed by the Visa® or Plus Network, including ATM transactions, are described under "Consumer Liability" above.

ILLEGAL USE OF CHECKING DEBIT CARD. You agree not to use your Checking Debit Card for any illegal transactions, including internet gambling and similar activities.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

call us at: (262)542-4448

or

write to: First Federal Bank of Wisconsin

1617 E Racine Ave Waukesha, WI 53186

or

email us at: info@ffbwi.com

or

use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact First Federal Bank of Wisconsin no later than 60 days

after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. Visa's cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa Check Card use within five (5) business days of notification of the loss, unless we determine that additional investigation is warranted and allowed by applicable laws or regulations.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS.

PERIODIC CHARGE. We may charge you a fixed monthly or annual charge for the additional services available to you through your Debit Card or otherwise. See the applicable Fee Schedule to determine the amount of the charges.

FEES. You may be charged a fee for withdrawals of cash under certain circumstances, whether they take place at proprietary machines or through a network or are Point of Sale transfers or transfers made without the use of your Debit Card. The circumstances under which such charges will be assessed, as well as the amount of the charge, are included in the current Fee Schedule, which is hereby incorporated into this document.

FEE SCHEDULE. The Fee Schedule referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from First Federal Bank of Wisconsin upon request.

PREAUTHORIZED TRANSACTIONS. There are no additional charges for your use of preauthorized electronic fund transfers except as stated in our Fee Schedule, which is incorporated into this document by reference.

DISCLOSURE OF ACCOUNT INFORMATION. You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release First Federal Bank of Wisconsin and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

- Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or 1.
- 2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
- In order to comply with government agency or court orders; or 3.
- 4. If you give us your permission in a record or writing.

AMENDING OR TERMINATING THE AGREEMENT. We may change this agreement from time to time. You will be notified at least 30 days before a change will take effect if it will cause you an increase in costs or liability or it will limit your ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

Reg E Opt In

debit card transactions.

Signature:_ Printed Name:_

Account Number(s):_

OVERDRAFT SERVICES CONSENT FORM



Financial Institution Name and Address

First Federal Bank of Wisconsin 1617 E Racine Ave. WAUKESHA, WI 53187-1198

BANK——	(262)542-4448
What You Need to Know abou	t Overdrafts and Overdraft Fees
An overdraft occurs when you do not have enough money in your acco	unt to cover a transaction, but we pay it anyway.
We can cover your overdrafts in different ways:	
X We have standard overdraft practices that come with your acc	count.
X We also offer <u>overdraft protection plans</u> , such as a link to a	account, which
may be less expensive than our standard overdraft practices.	•
practices. To learn more, ask us about these plans.	line of credit, which may be less expensive than our standard overdraft
Please refer to the Deposit Account Agreement and the Truth In Savin standard overdraft practices.	gs Disclosure, if provided, for more information. This notice explains our
What are the standard overdreft practices that come u	with my account?
What are the <u>standard overdraft practices</u> that come we we do authorize and pay overdrafts for the following types of trans	
Checks and other transactions made using your checking acc	
Automatic bill payments	
We do not authorize and pay overdrafts for the following types of tr	ransactions unless you ask us to (see below):
ATM transactions	
 Everyday debit card transactions 	
We pay overdrafts at our discretion, which means we <u>do not guarar</u> If we do <u>not</u> authorize and pay an overdraft, your transaction will be	
What fees will I be charged if First Federal Bank of W Under our standard overdraft practices	fisconsin pays my overdraft?
	ay an overdraft.
	susiness days, we will charge an additional \$5.00
per day	
There is no limit on the total fees we can charge you for overc	
X There is a limit of \$210.00 on the total fees we can	charge you for overdrawing your account per per day .
▶ What if I want First Federal Bank of Wisconsin	to authorize and pay overdrafts on my
ATM and everyday debit card transactions?	
If you also want us to authorize and pay overdrafts on ATM and even	eryday debit card transactions,
X Call us at (262)542-4448 X Visit www.firstfederalwisconsin.com	
X Complete the form below and present it at any of our location	e
X Complete the form below and mail it to: First Federal Bank of the second	
1617 E Racine Ave.	
WAUKESHA, WI 53	187-1198
Udo not want	
I do not want First Federal Bank of Wisconsin everyday debit card transactions.	to authorize and pay overclarts on my ATM and
☐ I want First Federal Bank of Wisconsin	to authorize and pay overdrafts on my ATM and everyday

WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH First Federal Bank of Wisconsin TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

To revoke your authorization at First Federal Bank of Wisconsin everyday debit card transactions, indicate by signing below.	to pay overdrafts on your ATM and
Please bring this completed form to any one of our First Federal Bank of Wisconsin provided address, call us at the provided phone number, or visit our website. Your revocation will be imponce it is received.	locations, mail it to the plemented as soon as feasibly possible
Signature:	
Printed Name:	
Date:	
Account Number(s):	

Fee Schedule

CONSUMER FEE SCHEDULE EFFECTIVE 10/31/2020

Account Balancing (per hour)	\$30.00
Account Early Closure Fee (within 180 days)	\$50.00
Account Qualifying Criteria Not Met	\$10.00
Account Research (per hour, \$30 minimum)	\$30.00
Bill Pay Inactivity Fee (after 3 months of inactivity)	\$5.00
Bill Pay Next Day Draft Check Fee	\$14.95
Bill Pay Same Day Electronic Fee (qualified vendors only)	\$9.95
Check Cashing (non-customer)	\$7.00
Check Copy (on paper)	\$2.00
Checks – temporary (per sheet of 4)	\$4.00
Collection Items (plus expenses)	\$29.00
Copies (per page)	\$1.00
Debit Card Replacement	\$10.00
Excessive Transaction Fee (per item over 6 preauthorized transactions)	\$15.00
Foreign Check Deposit	\$10.00*
Foreign Currency Fee (buy or sell)	\$35.00
Green Surcharge (monthly fee per account using paper statements)	\$5.00
Inactivity Fee Checking/Savings Account (monthly, after 6 months with no activity)**	\$5.00
IRA/HSA External Transfer	\$35.00
Levies/Garnishments	\$100.00
Non-Sufficient Funds (per item)	\$35.00
Official Checks	\$8.00
Overdraft Protection (per transfer)	\$10.00
Overdrafts (per item; max. 6 per day)	\$35.00
Overdrafts Consecutive Day	\$5.00
Returned Deposit Item	\$12.00
Returned Loan Payment	\$20.00
Statement Copy (on paper)	\$5.00
Stop Payment	\$35.00
Telephone Transfer	\$5.00
Wire Transfer Domestic (incoming)	\$15.00
Wire Transfer Domestic (outgoing)	\$35.00
Wire Transfer International (incoming)	\$20.00
Wire Transfer International (outgoing)	\$50.00

^{*} Additional processing fees charged by other banks may apply

Other fees and charges may apply and are listed in the Truth In Savings disclosure provided at new account opening

^{**} Inactivity fees apply after 6 months of no customer-initiated activity for checking, money market and savings accounts with a balance under \$1,000 and after 13 months of no customer-initiated activity for HSA and HSA Money Market accounts with a balance under \$100

BFF Checking

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)	
1	Below \$	0.05 %	0.05 %	
2	Equal to or greater than \$	0.10 %	0.10 %	

You will be paid this interest rate as of the effective date listed under "Current Rate Information", however the interest rate going forward may change at any time.

COMPOUNDING AND CREDITING. Interest will will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

PROCESSING ORDER. All credit transactions are processed first. Debits or withdrawals from your account will be processed in the order they are received with the exception of paper items, which are processed in check number order low to high after all other types of transactions. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the next business day after you deposit noncash items (For example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 03/09/2021 . To obtain the current rate(s) and annual percentage yield information, please call (262)542-4448.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Freedom Checking

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50.00 to open this account.

PROCESSING ORDER. All credit transactions are processed first. Debits or withdrawals from your account will be processed in the order they are received with the exception of paper items, which are processed in check number order low to high after all other types of transactions. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Freedom Money Market

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range		Interest Rate	Annual Percentage Yield (APY)
1	Below \$ 25,000.00		0.050 %	0.05%
2	Equal to or greater than \$25,000.00	but less than \$ 100,000.00	0.100 %	0.10%
3	Equal to or greater than \$100,000.00	but less than \$250,000.00	0.150 %	0.15%
4	Equal to or greater than \$250,000.00	but less than \$500,000.00	0.200 %	0.20%
5	Equal to or greater than \$ 500,000.00		0.250 %	0.25 %

You will be paid this interest rate as of the effective date listed under "Current Rate Information", however the interest rate going forward may change at any time.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$2,500.00 to open this account. A monthly service fee of \$10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00.

PROCESSING ORDER. All credit transactions are processed first. Debits or withdrawals from your account will be processed in the order they are received with the exception of paper items, which are processed in check number order low to high after all other types of transactions. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the next business day after you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every statement cycle. We limit the number of checks, telephone transfers and preauthorized electronic transfers to third parties from money market and savings type accounts. You are limited to 6 such transactions from each money market and/or savings type account(s) you have each statement cycle for the purposes of making a payment to a third party or by use of a telephone or computer.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 03/09/2021 . To obtain the current rate(s) and annual percentage yield information, please call (262)542-4448.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Statement Savings Account

RATE INFORMATION. The interest rate on your account is 0.100 % with an annual percentage yield of 0.10 %.

You will be paid this interest rate as of the effective date listed under "Current Rate Information", however the interest rate going forward may change at any time.

COMPOUNDING AND CREDITING. Interest will will be compounded quarterly and will be credited to the account quarterly.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

PROCESSING ORDER. All credit transactions are processed first. Debits or withdrawals from your account will be processed in the order they are received with the exception of paper items, which are processed in check number order low to high after all other types of transactions. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the next business day after you deposit noncash items (For example, checks).

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every month. Federal regulation limits the number of checks, telephone transfers and preauthorized electronic transfers to third parties from money market and savings type accounts. You are limited to 6 such transactions from each money market and/or savings type accounts(s) you have each month for the purposes of making a payment to a third party or by use of a telephone or computer.

INDIVIDUAL RETIREMENT ACCOUNT. Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 03/09/2021 . To obtain the current rate(s) and annual percentage yield information, please call (262)542-4448.

FEES AND CHARGES. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Penny the Panda Savings Account

ELIGIBILITY REQUIREMENTS. The account owner must be under the age of 18.

RATE INFORMATION. The interest rate on your account is 0.10% with an annual percentage yield of

You will be paid this interest rate as of the effective date listed under "Current Rate Information", however the interest rate going forward may change at any time.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$5.00 to open this account.

PROCESSING ORDER. All credit transactions are processed first. Debits or withdrawals from your account will be processed in the order they are received with the exception of paper items, which are processed in check number order low to high after all other types of transactions. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the next business day after you deposit noncash items (For example,

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every calendar month. We limit the number of checks, telephone transfers and preauthorized electronic transfers to third parties from money market and savings type accounts. You are limited to 6 such transactions from each money market and/or savings type accounts(s) you have each calendar month for the purposes of making a payment to a third party or by use of a telephone or computer.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 03/09/2021 . To obtain the current rate(s) and annual percentage yield information, please call (262)542-4448.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Statement Savings Account

RATE INFORMATION. The interest rate on your account is 0.10% with an annual percentage yield of 0.10%

You will be paid this interest rate as of the effective date listed under "Current Rate Information", however the interest rate going forward may change at any time.

COMPOUNDING AND CREDITING. Interest will will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50.00 to open this account.

PROCESSING ORDER. All credit transactions are processed first. Debits or withdrawals from your account will be processed in the order they are received with the exception of paper items, which are processed in check number order low to high after all other types of transactions. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the next business day after you deposit noncash items (For example, checks).

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every calendar month. We limit the number of checks, telephone transfers and preauthorized electronic transfers to third parties from money market and savings type accounts. You are limited to 6 such transactions from each money market and/or savings type accounts(s) you have each calendar month for the purposes of making a payment to a third party or by use of a telephone or computer.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 03/09/2021 . To obtain the current rate(s) and annual percentage yield information, please call (262)542-4448.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.



1039 West Historic Mitchell Street Milwaukee, WI 53204



