

Mobile Banking Information and Agreement

First Fidelity Bank strives to provide you with the highest quality Mobile Internet banking available. First Fidelity Bank's Mobile Banking feature (Mobile Banking) gives you access to the following features of FFB Online from your mobile device:

- Viewing transaction history**
- Transferring funds**
- FFB Online bill payment**
- Viewing account alerts**

This Mobile Banking Information and Agreement is in addition to the terms and conditions described in the FFB Online Access Disclosure and Electronic Fund Transfer Act Disclosure and corresponding Fee Schedule. You are responsible for providing your own hardware and software to access Mobile Banking. You can access your accounts via any mobile device that is Internet enabled and allows Secure Socket Layer (SSL) traffic.

SMS text messages will be used to communicate Mobile Banking enrollment verification and transaction confirmation messages performed via Mobile Banking. SMS text messages will only be sent to the device (phone number) entered when enrolling for Mobile Banking, not any device from which you perform a transaction. It is your responsibility to update the phone number from the Mobile Settings section of FFB Online if you get a new phone number or wish to change the phone number to which confirmation messages are sent.

There is no fee or charge assessed by First Fidelity Bank for you to utilize the Mobile Banking feature of FFB Online. You may, however, incur charges to receive Internet service or SMS text messages on your mobile device from your wireless provider. You are responsible for the charges of any wireless service provider while using Mobile Banking.