unique.
innovative.
solutions.

We’re excited, and we think you will be too!

Inside you will find important news about your accounts and your banking experience at First Financial Northwest Bank.
Important Dates to Remember:

Here is a convenient recap of the dates you’ll want to remember.

**Week of August 14**

- Your new debit card will arrive in the mail, activate it right away so it’s ready to use on August 25, 2017

**Before August 25 (12 noon)**

- Your new FFNWB checks will arrive in the mail
- Download any previous bank eStatements or Quicken® files

**August 25 (12 noon)**

- Branches* closing early for FFNWB conversion

**August 26**

- Branches* closed

**August 25 (3:00 PM)**

- Former bank’s ATMs closed for upgrade

**August 25 (3:00 PM)**

- Your former bank debit card will be deactivated

**August 25 (3:00 PM)**

- Your former bank’s system is no longer accessible

**August 25 (3:01 PM)**

- Your new FFNWB VISA® debit card will be ready to use

**August 28 (9:00 AM)**

- Open normal banking hours for your convenience

**August 28 (9:00 AM)**

- Download - your mobile banking app
- First Mobile or First Mobile for Business

**August 28**

- Begin using your new FFNWB checks

**August 28**

- Discontinue writing former bank checks

**August 28 to September 1 (8:00 AM - 6:00 PM)**

- Extended telephone hours to answer your questions.

(All times listed are Pacific Daylight Time)

* Smokey Point/Arlington, Lake Stevens, Clearview/Snohomish, Woodinville

If you want to call us - we’re here

**Monday–Friday, August 28–September 1, 2017 from 8:00 AM–6:00 PM each day**

425.255.4400 or toll-free 866.372.1200

First Financial Northwest Bank

Website & Online Banking: www.ffnwb.com
Toll-free Telephone: 866.372.1200
Automated Telephone Banking: 425.277.8610
Mailing Address: P.O. Box 360, Renton, WA 98057
Welcome to First Financial Northwest Bank

We are pleased to share some information regarding your account at First Financial Northwest Bank (FFNWB). This guide to the benefits and details will allow you to quickly and easily find what’s most important to you.

Your FFNWB accounts will be available on Monday, August 28, 2017 at 9:00 AM (PDT).

What you need to know

Here are some quick highlights regarding your account effective Monday, August 28, 2017. See the following pages for greater detail.

Account numbers
- Your account numbers will not change
- Your Bank’s name is First Financial Northwest Bank
- First Financial Northwest Bank’s routing number: 325170877

Statements
- You will continue to receive your eStatements or paper statements
- If you receive a statement at month end or quarter end, your statement cycle dates will not change.
- If you receive a statement on a cycle other than month end or quarter end, your statement cycle will change as follows:

<table>
<thead>
<tr>
<th>If your statement cut-off cycle was on:</th>
<th>It will now be on this date:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st through the 12th of the month</td>
<td>10th of the month</td>
</tr>
<tr>
<td>13th through the 21st of the month</td>
<td>15th of the month</td>
</tr>
<tr>
<td>22nd through the 31st of the month</td>
<td>Last day of the month</td>
</tr>
<tr>
<td>Quarterly on the 15th of the month</td>
<td>Quarterly at quarter end</td>
</tr>
</tbody>
</table>

Online Banking
- Your Online Banking user name has not changed
- You will want to create a new password

Bill Pay
- Your payees and scheduled bills will be transferred to your new FFNWB Bill Pay

VISA® Debit Card
- FFNWB EMV (chip) Cards will be delivered around August 14, 2017
- Discontinue use of former bank cards August 25, 2017
- Start using your new FFNWB cards August 25, 2017 after 3:00 PM

Mobile Banking App
- First Mobile – Your new Mobile Banking App
- Download available for Apple®, Android® and Tablet devices
Checking Accounts/Money Market Accounts

- Complimentary FFNWB checks will be delivered around August 14, 2017
- Please discontinue use of former bank’s checks by August 28, 2017
- Some account names have changed

Automated Telephone Banking (24/7)

- Telephone number: 425.277.8610
- Spanish and English options

Certificate of Deposit Accounts

- There are no changes to the interest rate or term on these accounts

Savings Accounts

- There are no changes to the interest rate on these accounts
- Some account names have changed

Unique solutions for you

Here are the specific details on each account and service effective Monday, August 28, 2017.

Bank Name and Routing Number

Your account number will not be changing; however the Bank’s routing number is different. Any authorized automatic deposits or withdrawals that have been established will need to be updated with First Financial Northwest Bank’s routing number effective August 25, 2017.

First Financial Northwest Bank – Routing Number: 325170877

Account Statements

In the month of August 2017, if you receive monthly statements, every account will receive two statements: one from your former bank, and your FFNWB statement covering transactions August 26 through 31, 2017. There are no statement printing service fees in August, 2017.

If you receive quarterly statements, every account will receive two statements: one from your former bank, and your FFNWB statement covering transactions August 26 through September 30, 2017.

If you receive statements on a schedule other than month end or quarter end, you will receive a statement from your former bank for your account activity through August 25, 2017, and your next FFNWB statement will be generated and mailed on the next scheduled statement date (see the chart on page 1).

Online Banking

You can access your accounts through ffnwb.com - your new online banking website on multiple devices - smart phones, tablets, desktop, etc.

Your Online Banking user name has not changed.
When you log into Online Banking at ffnwb.com for the first time, we suggest you use a desktop computer. You will want to re-establish or create a new password. Your default password will be the last 6 digits of your Social Security number, which you will be instructed to immediately change.

Online Banking will be available starting Monday, August 28, 2017 (9:00 AM).
Bill Pay Service
Your Bill Pay payees and scheduled payments will all transfer into your new FFNWB account.

When you log into the Bill Pay system for the first time, we suggest that you take a moment to confirm those payees & scheduled payments.

With your FFNWB Bill Pay system, you are able to pay bills, transfer money between your accounts, and set reminder alerts. You can even send money directly to people using Popmoney®.

VISA® Debit Cards
If you are a current debit card holder, you can expect a new FFNWB EMV (chip) card to arrive during the week of August 14, 2017. You may activate the card at any time, and it can be used August 25, 2017 - after 3:00 PM.

You will be able to select your PIN and activate your card, simply by calling 1.800.992.3808. You can also call to change your PIN. You will be asked to enter information such as date of birth (except for Business cards), SSN or TIN, and the 3-digit code on the back of the card to validate your identity. You can activate your card as soon as you receive it and may begin using it after 3:00 PM on Friday August 25, 2017.

Recurring payments. Before August 25, 2017 if you have automatic payments tied to your former bank card, please contact the merchant (internet subscriptions, bill payments, etc.) to switch them to your FFNWB debit card. Internet-based purchases might also be affected, since many merchants do not bill cards until items are shipped; you may want to avoid using your current card for internet purchases beginning August 21, 2017.

Fraud protection. We monitor your debit card transactions to protect your account from fraud. If we suspect fraud, we will call you to confirm your recent transaction activity.

Should you need a new or replacement debit card, it can be issued instantly in our office! You also have the option to have a card mailed to you.

Multiple cards will not be issued to the same account owner. If you need an increase in your transaction limits, please contact us.

Debit Card Limits:
Limits on Personal Debit Cards:
$600 daily ATM limit - $2,500 Point of Sale limit

Limits on Business Debit Cards:
$600 daily ATM limit - $3,500 Point of Sale limit

Debit cards issued for minors will be updated to our debit cards with
$100 daily ATM limit - $500 Point of Sale limit
Mobile Banking App
For our Personal and Business Online Banking customers, you can access your accounts wherever you go! Starting August 28, 2017, we invite you to download First Mobile, your free mobile banking app for smart phones and tablets from the Apple® or Google Play® app stores.

With First Mobile or First Mobile for Business you can:

- Manage your accounts
- Check your balances
- View transaction history
- Add account alerts
- View deposit details
- Pay bills
- Schedule, edit or cancel payments
- Transfer between your FFNWB accounts
- Find ATM or branch locations
- Snap a photo and make the deposit from your mobile device
- Use Popmoney® to transfer funds to and from other individuals

Popmoney®
With our person-to-person payment system called Popmoney® you can send, request and receive money with almost anyone, online or through your mobile device. Sign up through Online Banking, and you’ll be able to send or request funds securely online or through your mobile device. Your contact will be notified by email or text message that you are sending or requesting money. You never need to exchange financial account information. Fees may apply. Learn more at www.popmoney.com.

eStatements
Never worry about losing a statement in the mail! You’ll have easy access to online eStatements through Online Banking. There is no fee for this service.

ACH (Automated Clearing House) Electronic Payments - Direct Deposits
When you set up a new account, or change the account you are now using for your automatic payments or direct deposits, please use FFNWB’s Routing number 325170877.

Quicken®/Quickbooks®
You have the ability to download your account history in an updated format directly into QuickBooks® or Quicken® financial software. If you currently use QuickBooks® or Quicken®, you will want to download any account history prior to August 25, 2017.

Checking Accounts - Personal and Business
You will find “Your Account Details”, which provide the account names and specific details for your accounts effective August 28, 2017, on pages 7-9, of this booklet. You don’t need to do anything for these to take effect.

Checking Monthly Service Charge
Good news! During the month of August 2017, if your account drops below the FFNWB minimum balance and you would normally be assessed a monthly service charge, we are going to waive those fees.
Ordering Checks
For your convenience, if you have previously ordered checks, we are providing you with 100 checks in the same or similar style to what you previously selected. You will receive your new checks in the mail the week of August 14, please watch for them. Please refrain from using any of your former bank checks after August 28, 2017, as they will not be negotiated. As a convenience, we will accept any old checks and shred them in our office, at no charge! In the future, you can reorder your checks directly through our Online Banking service. This will help you save time, as you can place check orders whenever it is convenient.

Business Checking Services
Business customers will be able to take advantage of several of our electronic services, including our Online Banking site available on multiple devices—smart phones, tablets, desktop, etc. We also have an easy to use remote deposit capture solution. Cash Management services are available to Business Banking customers, providing eACH, and wire transfers for their checking accounts online. Please contact a Business Banker for more information.

ATMs
FFNWB will now offer you the convenience of mini-statements available at our ATMs. Look for over 55,000 Allpoint® surcharge-free ATMs worldwide. Allpoint® ATMs are located in the most popular retail stores – places you already know and shop every day. Download the Allpoint® mobile app or use the ATM locater on our website.

Automated Telephone Banking
We offer convenient Automated Telephone Banking, including Spanish language options. You will not need to have any special enrollment, however, the first time you dial into the system you will need to create your password, using any of your account numbers as your login (user name). The telephone number is: 425.277.8610.

Individual Retirement Accounts
Your Individual Retirement Account will be updated to First Financial Northwest Bank as Custodian of your IRA Agreement. A letter and Amendment will be mailed to you in early August.

Certificate of Deposits
Your Certificate of Deposit account rate and term will not change. When your account matures, you can expect a notice of maturity to arrive approximately 30 days prior to that maturity date.

Certificate of Deposit Interest Checks
If you receive a monthly interest check from your CD, during the month of August 2017 you will receive two: one from your former bank, and one from FFNWB for August 26 through 31, 2017.

If you receive a quarterly interest check, you will receive two: one from your former bank, and one from FFNWB for August 26 through September 30, 2017.

Savings Accounts
Your Statement Savings account will no longer have a required direct deposit and there are no monthly service charges.
Tax Reporting
You will receive tax reporting forms from both institutions for the 2017 tax year.

Bank Website Address and Email
Our website address is www.ffnwb.com.
Any general email inquiries should be directed to info@ffnwb.com and will be forwarded to the party addressed.
The next sections include important account information:

<table>
<thead>
<tr>
<th>Section</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Account Details</td>
<td>8-10</td>
</tr>
<tr>
<td>Consumer Fee Schedule</td>
<td>11</td>
</tr>
<tr>
<td>Business Fee Schedule</td>
<td>12-13</td>
</tr>
<tr>
<td>Deposit Account Terms and Conditions</td>
<td>14-23</td>
</tr>
<tr>
<td>Electronic Funds Transfers</td>
<td>24-28</td>
</tr>
<tr>
<td>Funds Availability Disclosure</td>
<td>29</td>
</tr>
<tr>
<td>Truth in Savings Disclosure</td>
<td>30</td>
</tr>
<tr>
<td>Substitute Check Disclosure</td>
<td>31</td>
</tr>
<tr>
<td>Online Banking Terms and Conditions</td>
<td>32-36</td>
</tr>
<tr>
<td>FFNWB Privacy Notice</td>
<td>37-38</td>
</tr>
</tbody>
</table>
### Consumer Checking Products:

<table>
<thead>
<tr>
<th>Personal Checking becomes</th>
<th>First Direct Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$9</td>
</tr>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>at least $500 direct deposit monthly</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Personal Interest Checking becomes</th>
<th>First Premium Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$10</td>
</tr>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>$10,000 combined balance with other Checking, Savings, and Money Market Accounts</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Platinum Checking becomes</th>
<th>First Preferred Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$10 (previously the charge was $25)</td>
</tr>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>Maintain a $2500 minimum daily balance each statement cycle</td>
</tr>
<tr>
<td>Paper Statement Fee</td>
<td>$3 (can be waived by signing up for eStatements)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Platinum Plus Checking becomes</th>
<th>First Platinum Plus Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$30</td>
</tr>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>Maintain a $10,000 minimum daily balance each statement cycle</td>
</tr>
<tr>
<td>Other product information</td>
<td>This product offers free checks for the life of the account. These checks are ordered through Harland Clarke by signing into your online banking and going to check orders. For more information, please call us at 866.372.1200.</td>
</tr>
</tbody>
</table>

### Consumer Savings Products:

<table>
<thead>
<tr>
<th>Aria Money Market becomes</th>
<th>First Tiered Money Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$10</td>
</tr>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>Maintain a $1,000 minimum daily balance each statement cycle</td>
</tr>
<tr>
<td>Excessive withdrawal fee</td>
<td>$10 per transaction after 6</td>
</tr>
<tr>
<td>Rate Tiers (no change)</td>
<td>$1.00 - $24,999.99</td>
</tr>
<tr>
<td></td>
<td>$25,000.00 - $49,999.99</td>
</tr>
<tr>
<td></td>
<td>$50,000.00 - $99,999.99</td>
</tr>
<tr>
<td></td>
<td>$100,000.00 - $249,999.99</td>
</tr>
<tr>
<td></td>
<td>$250,000.00 and above</td>
</tr>
</tbody>
</table>

*After August 28, 2017, please contact your local branch to obtain interest rates

<table>
<thead>
<tr>
<th>Encore Money Market becomes</th>
<th>First Plus Money Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$10</td>
</tr>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>Maintain a $1,000 minimum daily balance each statement cycle</td>
</tr>
<tr>
<td>Excessive withdrawal fee</td>
<td>$10 per transaction after 6</td>
</tr>
<tr>
<td>Rate Tiers (no change)</td>
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</tr>
<tr>
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<td>$100,000.00 - $249,999.99</td>
</tr>
<tr>
<td></td>
<td>$250,000.00 and above</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Crescendo Money Market becomes</th>
<th>First Platinum Plus Money Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$10</td>
</tr>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>Maintain a $1,000 minimum daily balance each statement cycle</td>
</tr>
<tr>
<td>Excessive withdrawal fee</td>
<td>$10 per transaction after 6</td>
</tr>
<tr>
<td>Rate Tiers (no change)</td>
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<td>$25,000.00 - $49,999.99</td>
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<tr>
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</tr>
<tr>
<td></td>
<td>$100,000.00 - $249,999.99</td>
</tr>
<tr>
<td></td>
<td>$250,000.00 and above</td>
</tr>
</tbody>
</table>

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Platinum Plus Money Market becomes First Platinum Money Market

- Monthly Maintenance Fee (no change) $10
- Requirement to avoid monthly maintenance fee Maintain a $5,000 minimum daily balance each statement cycle
- Excessive withdrawal fee $10 per transaction after 6
- Rate Tiers (no change) $1.00 - $24,999.99
  $25,000.00 - $49,999.99
  $50,000.00 - $99,999.99
  $100,000.00 - $249,999.99
  $250,000.00 and above

*After August 28, 2017, please contact your local branch to obtain interest rates

Great Rate Money Market becomes First Paramount Money Market Personal

- Monthly Maintenance Fee (no change) $10
- Requirement to avoid monthly maintenance fee Maintain a $5,000 minimum daily balance each statement cycle
- Excessive withdrawal fee $10 per transaction after 6
- Rate Tiers (no change) $1.00 - $24,999.99
  $25,000.00 - $49,999.99
  $50,000.00 - $99,999.99
  $100,000.00 - $249,999.99
  $250,000.00 and above

*After August 28, 2017, please contact your local branch to obtain interest rates

Personal Savings becomes Statement Savings

- Monthly Maintenance Fee No charge (previously was $2)
- Requirement to avoid monthly maintenance fee No minimum balance (previously required a $200 minimum daily balance)

Business Checking Products:

Basic Business Checking becomes First Business Checking

- Monthly Maintenance Fee No charge (previously was $15)
- Requirement to avoid monthly maintenance fee None (previously required a $2,500 minimum daily balance)
- Free items 500 (previously was 250)

Premium Business Checking becomes First Business Checking

- Monthly Maintenance Fee No charge (previously was $20)
- Requirement to avoid monthly maintenance fee None (previously required a $5,000 minimum daily balance)
- Free items 500 (previously was 250)

Commercial Analyzed Checking becomes First Commercial Analyzed Checking

- Monthly Maintenance Fee $15
- Requirement to avoid monthly maintenance fee Monthly maintenance fee can be offset by earnings credit. You will receive more information in a separate communication about individual transaction charges.
- Transaction Charges

Business Interest Checking becomes First Combined Business Interest Checking

- Monthly Maintenance Fee $10 (no change)
- Requirement to avoid monthly maintenance fee Maintain a $2500 minimum daily balance, or $10,000 combined daily balance (no change)
- Free items 250 (no change)
- Interest Rate Tiers $1.00 - $9999.99
  $10,000.00 - $49,999.99
  $50,000.00 - $99,999.99
  $100,000.00 - $249,999.99
  $250,000.00 and above

*After August 28, 2017, please contact your local branch to obtain interest rates
### Business Checking Products cont:

<table>
<thead>
<tr>
<th>Platinum Business Checking becomes</th>
<th>First Business Interest Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee (no change)</td>
<td>$10</td>
</tr>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>Maintain a $10,000 minimum daily balance</td>
</tr>
<tr>
<td>Free items</td>
<td>250 (no change)</td>
</tr>
<tr>
<td>Interest Rate Tiers</td>
<td>$1.00 - $9,999.99</td>
</tr>
<tr>
<td></td>
<td>$10,000.00 - $49,999.99</td>
</tr>
<tr>
<td></td>
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<td></td>
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<td>$250,000.00 and above</td>
</tr>
</tbody>
</table>

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### Business Savings Products:

<table>
<thead>
<tr>
<th>Aria Money Market becomes</th>
<th>First Tiered Money Market Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee (no change)</td>
<td>$10</td>
</tr>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>Maintain a $1,000 minimum daily balance each statement cycle</td>
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<td>$50,000.00 - $99,999.99</td>
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<tr>
<td></td>
<td>$100,000.00 - $249,999.99</td>
</tr>
<tr>
<td></td>
<td>$250,000.00 - $999,999.99, $1,000,000.00 and above</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Crescendo Money Market becomes</th>
<th>First Platinum Plus Money Market – Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee (no change)</td>
<td>$10</td>
</tr>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>Maintain a $1,000 minimum daily balance each statement cycle</td>
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</tr>
<tr>
<td></td>
<td>$250,000.00 - $999,999.99, $1,000,000.00 and above</td>
</tr>
</tbody>
</table>

*After August 28, 2017, please contact your local branch to obtain interest rates

<table>
<thead>
<tr>
<th>Business Savings remains</th>
<th>Business Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee (no change)</td>
<td>$10</td>
</tr>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>$1,000 average monthly balance</td>
</tr>
</tbody>
</table>
## Consumer Fee Schedule

**Effective Date: August 28, 2017**

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check Printing</td>
<td>Fee depends on style of check ordered</td>
</tr>
<tr>
<td>Official Checks</td>
<td>$5.00</td>
</tr>
<tr>
<td>*Returned Deposited Item Charge (per item)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Check copy – (per check)</td>
<td>$2.00</td>
</tr>
<tr>
<td>*Statement Print Service Charge (monthly)</td>
<td>$3.00</td>
</tr>
<tr>
<td>Notary service for customers</td>
<td>$5.00</td>
</tr>
<tr>
<td>Medallion Signature Guarantee for customers¹</td>
<td>$7.00</td>
</tr>
<tr>
<td>Debit/ATM Card replacement</td>
<td>$5.00</td>
</tr>
<tr>
<td>Debit Card Gallery Image</td>
<td>$5.00</td>
</tr>
<tr>
<td>Debit Card Custom Image upload</td>
<td>$10.00</td>
</tr>
<tr>
<td>Safe Deposit Box key replacement</td>
<td>$25.00</td>
</tr>
<tr>
<td>Safe Deposit Box drilling/repair</td>
<td>$300.00-$500.00</td>
</tr>
<tr>
<td>Reg D Excess Debit Fee (per item)²</td>
<td>$10.00</td>
</tr>
<tr>
<td>*On Us Check Cashing for non-customers (over $50.00)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Items Sent for Collection</td>
<td>$30.00</td>
</tr>
<tr>
<td>Pre-authorized automatic check payment from account (in branch)</td>
<td>$2.00</td>
</tr>
<tr>
<td>*Account Inactivity Fee² (monthly)</td>
<td>$5.00</td>
</tr>
<tr>
<td>*Insufficient/Uncollected Funds Charge - Paid per item³ ($150 daily limit - No $10 threshold)</td>
<td>$30.00</td>
</tr>
<tr>
<td>*Insufficient/Uncollected Funds Charge - Returned per item³ ($150 daily limit - No $10 threshold)</td>
<td>$30.00</td>
</tr>
<tr>
<td>*Account research (per hour)</td>
<td>$30.00</td>
</tr>
<tr>
<td>*Stop payments (all items)</td>
<td>$25.00</td>
</tr>
<tr>
<td>IRA/ROTH Trustee fee (Annual)</td>
<td>$15.00</td>
</tr>
<tr>
<td>*Popmoney®- Send Money 3 day flat fee (per transfer)</td>
<td>$1.00</td>
</tr>
<tr>
<td>*Popmoney®- Send Money Next day flat fee (per transfer)</td>
<td>$2.00</td>
</tr>
<tr>
<td>CheckFree® Bill Pay Same Day fee (per Bill)</td>
<td>$10.00</td>
</tr>
<tr>
<td>CheckFree® Bill Pay Overnight Check Fee (per Bill)</td>
<td>$20.00</td>
</tr>
</tbody>
</table>

### Wire Transfers

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>*Domestic Wire transfers incoming</td>
<td>$15.00</td>
</tr>
<tr>
<td>Domestic Wire transfers outgoing</td>
<td>$30.00</td>
</tr>
<tr>
<td>*Foreign Wire Transfers incoming</td>
<td>$20.00</td>
</tr>
<tr>
<td>*Foreign Wire Transfers outgoing</td>
<td>$40.00</td>
</tr>
</tbody>
</table>

¹ Free for First Premium Checking Accounts  
² See Truth in Savings disclosure for limitations  
³ An account is considered inactive/dormant if no contact from the depositor has been made for more than a 30 month period on a savings or time deposit account and a 12 month period on a checking account.  
⁴ Created by check or ACH – See Truth-in-Savings Disclosure for more details  

Foreign cash/Foreign draft services are currently not available  
*Indicates change in fee from former bank
# Business Fee Schedule

**Effective Date:** August 28, 2017

## First Business Checking

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account maintenance fee</td>
<td>None</td>
</tr>
<tr>
<td>Required minimum balance</td>
<td>None</td>
</tr>
<tr>
<td>500 free items per month (checks paid, withdrawals, deposited items, ACH debits and credits)</td>
<td>$0.20</td>
</tr>
<tr>
<td>Per item transaction fee, after the first 500 free items</td>
<td></td>
</tr>
</tbody>
</table>

See other fees below under Other Service and Optional Business Services Fees

## First Combined Business Interest Checking

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum daily balance to avoid imposition of fees</td>
<td>$2,500.00</td>
</tr>
<tr>
<td>Minimum combined balance to avoid imposition of fees</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Service charge if balance falls below $2,500 any day of the monthly cycle or if combined balance falls below $10,000</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

See other fees below under Other Service and Optional Business Services Fees

## First Business Interest Checking

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account maintenance fee</td>
<td>$10.00</td>
</tr>
<tr>
<td>Required minimum balance</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

See other fees below under Other Service and Optional Business Services Fees

## First Preferred Business Checking

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum balance to open the account</td>
<td>$2,500.00</td>
</tr>
<tr>
<td>Minimum balance to avoid imposition of fees</td>
<td>$2,500.00</td>
</tr>
<tr>
<td>Service charge fee if balance falls below $2,500 any day of the monthly cycle</td>
<td>$10.00</td>
</tr>
<tr>
<td>Statement Print Service Charge (monthly)</td>
<td>$3.00</td>
</tr>
</tbody>
</table>

See other fees below under Other Service and Optional Business Services Fees

## First Analyzed Checking

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly maintenance fee</td>
<td>$8.00</td>
</tr>
<tr>
<td>Required minimum balance</td>
<td>None</td>
</tr>
<tr>
<td>On-us checks cashed</td>
<td>$0.10</td>
</tr>
<tr>
<td>In-clearing checks</td>
<td>$0.10</td>
</tr>
<tr>
<td>Deposited items – per item</td>
<td>$0.10</td>
</tr>
<tr>
<td>ACH transactions deposit or withdrawal</td>
<td>$0.10</td>
</tr>
<tr>
<td>Cash purchased (per $100)</td>
<td>$0.10</td>
</tr>
<tr>
<td>Cash deposited (per $100) First $10,000 per month free</td>
<td>$0.10</td>
</tr>
<tr>
<td>Coin purchased (per roll)</td>
<td>$0.10</td>
</tr>
</tbody>
</table>

See other fees below under Other Service and Optional Business Services Fees

## First Commercial Analyzed Checking

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly maintenance fee</td>
<td>$15.00</td>
</tr>
<tr>
<td>Required minimum balance</td>
<td>None</td>
</tr>
<tr>
<td>On-us checks cashed</td>
<td>$0.10</td>
</tr>
<tr>
<td>In-clearing checks</td>
<td>$0.10</td>
</tr>
<tr>
<td>Deposited items – per item</td>
<td>$0.10</td>
</tr>
<tr>
<td>ACH transactions deposit or withdrawal</td>
<td>$0.10</td>
</tr>
<tr>
<td>Cash purchased (per $100)</td>
<td>$0.10</td>
</tr>
<tr>
<td>Cash deposited (per $100) First $10,000 per month free</td>
<td>$0.10</td>
</tr>
<tr>
<td>Coin purchased (per roll)</td>
<td>$0.10</td>
</tr>
</tbody>
</table>

See other fees below under Other Service and Optional Business Services Fees

## First Business Premium Money Market

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum balance to open the account</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Minimum balance to avoid imposition of fees</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Service charge fee if balance falls below $1,000 any day of the monthly cycle</td>
<td>$10.00</td>
</tr>
<tr>
<td>Reg D Excess Monthly Fee</td>
<td>$10.00</td>
</tr>
<tr>
<td>Reg D Excess Debit Fee - per item</td>
<td>$15.00</td>
</tr>
<tr>
<td>Early close out fee</td>
<td>$25.00</td>
</tr>
</tbody>
</table>

If account is closed within 90 days of opening

See other fees below under Other Service and Optional Business Services Fees
First Preferred Business Money Market
Minimum balance to open the account $75,000.00
Minimum balance to avoid imposition of fees $75,000.00
Service charge fee if balance falls below $75,000 any day of the monthly cycle $25.00
Reg D Excess Debit Fee – per item $10.00
See other fees below under Other Service and Optional Business Services Fees

First Tiered Business Money Market
Minimum balance to avoid imposition of fees $1,000.00
Service charge fee if balance falls below $1,000 any day of the monthly cycle $10.00
Reg D Excess Debit Fee – per item $10.00
See other fees below under Other Service and Optional Business Services Fees

First Platinum Plus Business Money Market
Minimum balance to avoid imposition of fees $1,000.00
Service charge fee if balance falls below $1,000 any day of the monthly cycle $10.00
Reg D Excess Debit Fee – per item $10.00
See other fees below under Other Service and Optional Business Services Fees

Other Service Fees
*Returned Deposited Item Charge (per item) $10.00
*Insufficient/Uncollected Funds Charge - Paid per item. ($150 daily limit - No $10 threshold) $30.00
*Insufficient/Uncollected Funds Charge - Returned per item ($150 daily limit - No $10 threshold) $30.00
*Stop payments (all items) $25.00
Check printing Varies
Check copy – (per check) $2.00
Imaged statements $3.00
Coin machine fee 5% for customers
10% for non customers
Official checks $5.00
Items sent for collection $30.00
*Account research (per hour) $30.00
Notary service for customers $5.00
*On-us check cashing for non customers (over $50) $5.00
*Account inactivity fee (monthly)
No contact from depositor for more than 30-month period on savings & time deposit; 12-month period for checking accounts $5.00

Optional Business Services and Fees
Direct Payment Services (monthly) $15.00
Online Banking Electronic Wires Service (monthly) $6.00
Online Banking Electronic wire transfers (per wire) $18.00
*Domestic wire transfers incoming $15.00
Domestic wire transfers outgoing $30.00
*Foreign wire transfers incoming $20.00
*Foreign wire transfers outgoing $40.00
eACH (monthly) $10.00
eACH - Same Day Origination fee (monthly) $25.00
First Business Checking and Interest Bearing Checking eACH per item originated (over 25 items) $0.10
Analyzed Checking eACH per item originated (over 50 items) $0.10
Positive Pay monthly service fee $25.00
Positive Pay, per exception item fee - 1st month free $5.00
Merchant Capture monthly fee $50.00
Sweep fee (monthly) with Business Line of Credit $50.00
Debit/ATM card replacement $5.00
Debit Card Gallery Image $5.00
Debit Card Custom Image Upload $10.00
Safe deposit box key replacement $25.00
Safe deposit box drilling or repair $300.00 - $500.00
Merchant Services Varies
Terms and Conditions of Your Account

Contents:

(1) Important Information about Procedures for Opening a New Account
(2) Agreement
(3) Liability
(4) Deposits
(5) Withdrawals
   Generally
   Postdated Checks
   Checks and Withdrawal Rules
   A Temporary Debit Authorization Hold
   Affects Your Account Balance
   Overdrafts
   Multiple Signatures, Electronic Check Conversion, and Similar Transactions
   Notice of Withdrawal
(6) Ownership of Account and Beneficiary Designation
   Single Account
   Joint Account - With Survivorship
   Joint Account - No Survivorship
   Community Property Account
   Revocable Trust or Pay-on-Death Account
(7) Business, Organization, and Association Accounts
(8) Stop Payments
(9) Telephone Transfers
(10) Amendments and Termination
(11) Notices
(12) Statements
   Your Duty to Report Unauthorized Signatures, Alterations, and Forgeries
   Your Duty to Report Other Errors
   Errors Relating to Electronic Fund Transfers or Substitute Checks
   Direct Deposits
   Temporary Account Agreement
   Setoff
   Check Processing
   Check Cashing
   Truncation, Substitute Checks, and Other Check Images
   Remotely Created Checks
   Unlawful Internet Gambling Notice
   ACH and Wire Transfers
   Facsimile Signatures
   Agent (Single Account only)
   Restrictive Legends or Indorsements
   Account Transfer
   Indorsements
   Death or Incompetence
   Fiduciary Accounts
   Credit Verification
   Legal Actions Affecting Your Account
   Security
   Telephonic Instructions
   Monitoring and Recording Telephone Calls and Consent to Receive Communications
   Claim of Loss
   Early Withdrawal Penalties
   Address or Name Changes
   Resolving Account Disputes
   Waiver of Notices
(13) Additional Terms

(1) Important Information about Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

(2) Agreement. This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Washington and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

(3) Liability. You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

(4) Deposits. We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

(5) Withdrawals.

Generally. Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated Checks. A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.
Checks and Withdrawal Rules. If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A Temporary Debit Authorization Hold Affects Your Account Balance. On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money, which may be more than the actual amount of your purchase. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it may be up to three days before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, that transaction will be a nonsufficient funds (NSF) transaction if we do not pay it or an overdraft transaction if we do pay it. You will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Here is an example of how this can occur - assume for this example the following: (1) you have opted-in to our overdraft services for the payment of overdrafts on ATM and everyday debit card transactions, (2) we pay the overdraft, and (3) our overdraft fee is $35 per overdraft, but we do not charge the overdraft fee if the transaction overdraws the account by less than $10.

You have $120 in your account. You swipe your card at the card reader on a gasoline pump. Since it is unclear what the final bill will be, the gas station’s processing system immediately requests a hold on your account in a specified amount, for example, $80. Our processing system authorizes a temporary hold on your account in the amount of $80, and the gas station’s processing system authorizes you to begin pumping gas. You fill your tank and the amount of gasoline you purchased is only $50. Our processing system shows that you have $40 in your account available for other transactions ($120 - $80 = $40) even though you would have had $70 in your account available for other transactions if the amount of the temporary hold was equal to the amount of your purchase ($120 - $50 = $70). Later, another transaction you have authorized is presented for payment from your account in the amount of $60 (this could be a check you have written, another debit card transaction, an ACH debit or any other kind of payment request). This other transaction is presented before the amount of the temporary hold is adjusted to the amount of your purchase (remember, it may take up to three days for the adjustment to be made). Because the amount of this other transaction is greater than the amount our processing system shows is available in your account, our payment of this transaction will result in an overdraft transaction. Because the transaction overdraws your account by $20, your account will be assessed the overdraft fee of $35 according to our overdraft fee policy. You will be charged this $35 fee according to our policy even though you would have had enough money in your account to cover the $60 transaction if your account had only been debited the amount of your purchase rather than the amount of the temporary hold or if the temporary hold had already been adjusted to the actual amount of your purchase.
Overdrafts. You understand that we may, at our
discretion, honor withdrawal requests that overdraw your
account. However, the fact that we may honor
withdrawal requests that overdraw the account balance
does not obligate us to do so later. So you can NOT rely
on us to pay overdrafts on your account regardless of
how frequently or under what circumstances we have paid
overdrafts on your account in the past. We can change
our practice of paying overdrafts on your account without
notice to you. You can ask us if we have other account
services that might be available to you where we commit
to paying overdrafts under certain circumstances, such as
an overdraft protection line-of-credit or a plan to sweep
funds from another account you have with us. You agree
that we may charge fees for overdrafts. For consumer
accounts, we will not charge fees for overdrafts caused
by ATM withdrawals or one-time debit card transactions
if you have not opted-in to that service. We may use
subsequent deposits, including direct deposits of social
security or other government benefits, to cover such
overdrafts and overdraft fees.

Multiple Signatures, Electronic Check Conversion,
and Similar Transactions. An electronic check
conversion transaction is a transaction where a check or
similar item is converted into an electronic fund transfer
as defined in the Electronic Fund Transfers regulation. In
these types of transactions the check or similar item is
either removed from circulation (truncated) or given back
to you. As a result, we have no opportunity to review the
check to examine the signatures on the item. You agree
that, as to these or any items as to which we have no
opportunity to examine the signatures, you waive any
requirement of multiple signatures.

Notice of Withdrawal. We reserve the right to require
not less than 7 days' notice in writing before each
withdrawal from an interest-bearing account other than a
time deposit or demand deposit, or from any other
savings account as defined by Regulation D. (The law
requires us to reserve this right, but it is not our general
policy to use it.) Withdrawals from a time account prior
to maturity or prior to any notice period may be restricted
and may be subject to penalty. See your notice of penalty
for early withdrawal.

6) Ownership of Account and Beneficiary
Designation. These rules apply to this account depending
on the form of ownership and beneficiary designation, if
any, specified on the account records. We make no
representations as to the appropriateness or effect of the
ownership and beneficiary designations, except as they
determine to whom we pay the account funds.

Single Account. This is owned by one person.

Joint Account - With Survivorship (And Not As
Tenants In Common). This is an account in the name of
two or more persons. Each of you intend that when you
die the balance in the account (subject to any previous
pledge to which we have agreed) will belong to the
survivor(s). If two or more of you survive, you will own
the balance in the account as joint tenants with
survivorship and not as tenants in common.

Joint Account - No Survivorship (As Tenants In
Common). This is owned by two or more persons, but
none of you intend (merely by opening this account) to
create any right of survivorship in any other person. We
eourage you to agree and tell us in writing of the
percentage of the deposit contributed by each of you.
This information will not, however, affect the "number
of signatures" necessary for withdrawal.

Community Property Account. Such an account is
issued to two married persons who intend that all of the
property in the account, including earnings, be held as
community property.

Revocable Trust or Pay-on-Death Account. If two or
more of you create this type of account, you own the
account jointly with survivorship. Beneficiaries cannot
withdraw unless: (1) all persons creating the account die,
and (2) the beneficiary is then living. If two or more
beneficiaries are named and survive the death of all
persons creating the account, beneficiaries will own this
account in equal shares, without right of survivorship.
The person(s) creating either of these account types may:
(1) change beneficiaries, (2) change account types, and
(3) withdraw all or part of the account funds at any time.

7) Business, Organization, and Association
Accounts. Earnings in the form of interest, dividends,
or credits will be paid only on collected funds, unless
otherwise provided by law or our policy. You represent
that you have the authority to open and conduct business on
this account on behalf of the entity. We may require the
governing body of the entity opening the account to give us
a separate authorization telling us who is authorized to act
on its behalf. We will honor the authorization until we
actually receive written notice of a change from the
governing body of the entity.

8) Stop Payments. Unless otherwise provided, the rules
in this section cover stopping payment of items such as
checks and drafts. Rules for stopping payment of other
types of transfers of funds, such as consumer electronic
fund transfers, may be established by law or our policy. If
we have not disclosed these rules to you elsewhere, you may
ask us about those rules.

We may accept an order to stop payment on any item from
any one of you. You must make any stop-payment order in
the manner required by law and we must receive it in time
to give us a reasonable opportunity to act on it before our
stop-payment cutoff time. Because stop-payment orders are
handled by computers, to be effective, your stop-payment
order must precisely identify the number, date, and amount
of the item, and the payee.
You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys’ fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

(9) Telephone Transfers. A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

(10) Amendments and Termination. We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

(11) Notices. Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

(12) Statements.

Your Duty to Report Unauthorized Signatures, Alterations, and Forgeries. You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your Duty to Report Other Errors. In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. In addition, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not
exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors Relating to Electronic Fund Transfers or Substitute Checks (For consumer accounts only). For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

(13) Direct Deposits. If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

(14) Temporary Account Agreement. If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

(15) Setoff. We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor’s right of withdrawal only arises in a representative capacity, or (d) setoff is prohibited by the Military Lending Act or its implementing regulations. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

(16) Check Processing. We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

(17) Check Cashing. We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

(18) Truncation, Substitute Checks, and Other Check Images. If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

(19) Remotely Created Checks. Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account.
Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

(20) Unlawful Internet Gambling Notice. Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

(21) ACH and Wire Transfers. This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial 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. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

(22) Facsimile Signatures. Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

(23) Agent (Single Accounts only). A single individual is the owner. The agent is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the agent may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept an agent.

(24) Restrictive Legends or Indorsements. The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than $1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks.

(25) Account Transfer. This account may not be transferred or assigned without our prior written consent.

(26) Indorsements. We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's
license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.

![Diagram of check layout]

It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement, or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks.

(27) **Death or Incompetence.** You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

(28) **Fiduciary Accounts.** Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

(29) **Credit Verification.** You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

(30) **Legal Actions Affecting Your Account.** If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

(31) **Security.** It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment. You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).
Except for consumer electronic funds transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected.

(32) Telephonic Instructions. Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

(33) Monitoring and Recording Telephone Calls and Consent to Receive Communications. We may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording. We need not remind you of our recording before each phone conversation.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we must first obtain your consent to contact you about your account because we must comply with the consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

◆ Your consent is limited to this account, and as authorized by applicable law and regulations.
◆ Your consent does not authorize us to contact you for telemarketing purposes (unless you otherwise agree elsewhere).

With the above understandings, you authorize us to contact you regarding this account throughout its existence using any telephone numbers or email addresses that you have previously provided to us or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

(34) Claim of Loss. If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

(35) Early Withdrawal Penalties (and involuntary withdrawals). We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

(36) Address or Name Changes. You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

(37) Resolving Account Disputes. We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.
(38) Waiver of Notices. To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit a check and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

(39) Additional Terms.

Payment Order of Items
The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process items presented to or received by us on the same business day.

Our policy is to post deposits first. ATM withdrawals; debit card transactions; ACH credits and WEB transfers are posted as they are received throughout the day. ACH Debits are posted in the afterhours. Checks arriving on the same day will be posted smallest check amount to largest check amount.

If an item other than an ATM or everyday debit card transaction is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item or return the item for insufficient funds. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees. Refer to the Fee Schedule.
Electronic Fund Transfers

ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

(a) Prearranged Transfers.
- Prearranged credits. You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account(s).
- Prearranged payments. You may make arrangements to pay certain recurring bills from your checking and/or savings account(s).
- See additional information section for transferring funds between FFNWB and external institutions via Automated Clearing House (ACH).

(b) Telephone Transfers. You may access your account(s) by telephone at 425-277-8610 using a touch tone phone, your account numbers, and PIN NUMBER:
- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking or savings to checking or savings
- Transfer funds from line of credit to checking or savings
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Get checking account(s) information
- Get savings account(s) information

(c) ATM Transfers. You may access your account(s) by ATM using your VISA CHECK CARD and personal identification number to:
- Make deposits to checking accounts
- Make deposits to savings accounts
- Get cash withdrawals from checking accounts you may withdraw no more than ______ per day
- Get cash withdrawals from savings accounts you may withdraw no more than ______ per day
- Transfer funds from savings to checking
- Transfer funds from checking to savings
- Make payments from checking account to ______

- Make payments from savings to loan accounts with us
- Get checking account(s) information
- Get savings account(s) information
- Make payments to third parties from a checking or money market account with the use of bill payer services.
- Funds may be transferred to or from an account held with FFNWB or account held at external institutions.
(f) **Mobile Banking Transfers.** You may access your account(s) by web-enabled cell phone by ___________.

Download the 1st Mobile App and using your online banking username and password ________ to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from Line of Credit to __________ checking or savings
- Transfer funds from person, personal, (PopMoney) Fees apply, see fee schedule
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us

- Make payments from ____________ to __________

- Get checking account(s) information
- Get savings account(s) information
- Make payments to third parties from a checking or

Money Market account with the use of bill payer services

- ______________________________

You may make deposits to your checking, savings, or

money market accounts using the 1st Mobile App.

Holds and cutoff times may apply. See the Mobile Capture Terms and Conditions for specifics.

- ______________________________

- ______________________________

You may be charged access fees by your cell phone provider based on your individual plan. Web access

is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

(g) **Electronic Fund Transfers Initiated By Third Parties.**

You may authorize a third party to initiate electronic fund transfers between your account and the third

party’s account. These transfers to make or receive payment may be one-time occurrences or may recur as
directed by you. These transfers may use the Automated Clearing House (ACH) or other payments

network. Your authorization to the third party to make these transfers can occur in a number of ways. For

example, your authorization to convert a check to an electronic fund transfer or to electronically pay a

returned check charge can occur when a merchant provides you with notice and you go forward with the

transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a

receipt). In all cases, these third party transfers will require you to provide the third party with your account

number and financial institution information. This information can be found on your check as well as on a

deposit or withdrawal slip. Thus, you should only provide your financial institution and account

information (whether over the phone, the internet, or via

some other method) to trusted third parties whom you have authorized to initiate these electronic fund

transfers. Examples of these transfers include, but are not limited to:

- **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 pay bills. You may:

  - Not exceed more than __________ payments

    by electronic check per ___________.

  - Make payments by electronic check from ___________

    Payments are

  - limited to __________ per ___________.

- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic

  fund transfer to collect a charge in the event a check is returned for insufficient funds. You may:

  - Make no more than __________ payments

    per ___________ for electronic payment of

  - charges for checks returned for insufficient funds.

  - Make electronic payment of charges for checks

    returned for insufficient funds from ___________

    Payments are

    - limited to __________ per ___________.

- ______________________________

- ______________________________

GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere

described, if any, the following limitations apply:

- Transfers or withdrawals from a

  account to another account of yours or to a third

  party by means of a preauthorized or automatic

  transfer or telephone order or instruction, computer

  transfer, or by check, draft, debit card or similar

  order to a third party, are limited to __________ per

  If you exceed the transfer limitations set forth

  above, your account shall be subject to closure.

- ______________________________

- ______________________________

- ______________________________

- ______________________________
FEES

☐ We charge __________ each __________
______________, to our customers whose accounts
are set up to use ________________.

☐ We charge ____________ each __________
______________, but only if the ________________
balance in the ________________ falls below
_______________ during the ________________
__________________________ period.

☐ ________________

☐ ________________

Except as indicated above, we do not charge for
Electronic Fund Transfers.

ATM Operator/Network 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).

DOCUMENTATION

(a) Terminal Transfers. You can get a receipt at the time
you make a transfer to or from your account using a(n)
☐ automated teller machine
☐ point-of-sale terminal.
☒ You may not get a receipt if the amount of the
transfer is $15 or less.

(b) Preauthorized Credits. 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 the telephone number listed below to find out
whether or not the deposit has been made.

(c) In addition,

☐ You will get a monthly account statement form us,
unless there are no transfers in a particular month.
In any case you will get a statement at least
quarterly.

☐ You will get a quarterly statement from us on your
savings account if the only possible electronic
transfer to or from the account is a preauthorized
credit.

☐ If you bring your passbook to us, we will record any
electronic deposits that were made to your account
since the last time you brought in your passbook.

☒ You will get a monthly statement on your account
from us.

PREAUTHORIZED PAYMENTS

(a) Right to stop payment and procedure for doing so. If
you have told us in advance to make regular payments out
of your account, you can stop any of these payments.
Here’s how:

Call or write us at the telephone number or address
listed in this disclosure, in time for us to receive your
request 3 business days or more before the payment is
scheduled to be made. If you call, we may also require you
to put your request in writing and get it to us within 14
days after you call.

☐ We charge ________________ for each stop payment.

(b) Notice of varying amounts. If these regular payments
may vary in amount, the person you are going to pay will
tell you, 10 days before each payment, when it will be
made and how much it will be. (You may choose instead
to get this notice only when the payment would differ by
more than a certain amount from the previous payment, or
when the amount would fall outside certain limits that you
set.)

(c) Liability for failure to stop payment of preauthorized
transfer. If you order us to stop one of these payments 3
business days or more before the transfer is scheduled,
and we do not do so, we will be liable for your losses or
damages.

FINANCIAL INSTITUTION’S LIABILITY

(a) Liability for failure to make transfers. 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. 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 go over the credit limit on your
overdraft line.

◆ If the automated teller machine where you are making
the transfer does not have enough cash.

◆ If the terminal or system was not working properly and
you knew about the breakdown when you started the
transfer.

◆ If circumstances beyond our control (such as fire or
flood) prevent the transfer, despite reasonable
precautions that we have taken.

◆ There may be other exceptions stated in our agreement
with you.

CONFIDENTIALITY

We will disclose information to third parties about your
account or the transfers you make:

1. where it is necessary for completing transfers; or
2. in order to verify the existence and condition of your
account for a third party, such as a credit bureau or
merchant; or
3. in order to comply with government agency or court
orders; or
4. ☒ if you give us written permission.

☒ as explained in the separate Privacy Disclosure.
UNAUTHORIZED TRANSFERS

(a) Consumer Liability. Tell us at once if you believe your card and/or 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 you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500. Also, if your statement shows transfers that you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

Visa® Debit Card. Additional Limits on Liability for Visa Check Card

Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

MasterCard® Debit Card. Additional Limits on Liability for 

You will not be liable for any unauthorized transactions using your MasterCard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. MasterCard is a registered trademark of MasterCard International Incorporated.

The error resolution and unauthorized transfers segments of this disclosure do not apply to business accounts.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.
If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if involving a Visa® point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three 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.
ADDITIONAL INFORMATION:
ACH Transfers and Same Day ACH (SDA)

You can initiate ACH transfers between your FFNWB account and accounts at external institutions by notifying FFNWB of your request and completing the applicable Authorization form.

You have the ability to initiate a "Same Day ACH (SDA)" preauthorized credit to an external institution for same day availability subject to the external institution's posting policies. These requests must be received by the bank before 10am PT. If a request is received after this time, it will be processed as an SDA item for the next business day. SDA transactions are subject to dollar limits as set forth in the ACH rules and guidelines. In order for the transfer to occur, funds must be available in the FFNWB account at the time of the request.

By signing below customer acknowledges receipt of pages 1, 2, 3, 4 and 5 of this notice:

Signed ___________________________ Dated ____________

INSTITUTION (name, address, telephone number, business days)
First Financial Northwest Bank-R
Customer Service Department
201 Wells Ave S, Renton, WA 98057
PO Box 360 Renton WA 98057

Business days Monday through Friday
Excluding Federal Holidays
Phone 425-255-4400
Fax 425-255-4400
www.ffnwb.com
Funds Availability Disclosure

This Policy Statement Applies to All Transaction Accounts.

Our general policy is to make funds from your deposits available to you immediately after we receive your deposit.

Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. All deposits made through the Automatic Teller Machine (ATM) will be subject to the "ATM Delay" described below.

Please remember that 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.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before 5:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit (cutoff times may be later on some days). However, if you make a deposit after 5:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, 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.

If we accept for deposit a check that is drawn on another bank, 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 that 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.

Longer Delays May Apply

Case-By-Case Delays.

In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit. However, the first $200 of your deposits will be available on the first business day after we receive your deposit.

If we are not going to make all the funds from your deposit available on the first business day after we receive your deposit, 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 a 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.

ATM Delays

The first $200 of all checks deposited at the ATM located at the main branch will be available immediately; the next $200 will be available the next business day and the remainder will be available on the second business day after the day of your deposit. We will mail you a notice by the business day after the day we receive your deposit if a longer delay applies.

Large Excess Delays

A Large Excess hold may be placed on deposits over $5,000.00. If a large excess hold is placed the first $200.00 is available the next business day. The next $4,800.00 will be available on the second business day after the day of your deposit. The amount in excess of $5,000.00 will be available on the seventh business day after the day of your deposit. (For official type check only, the first $5,000.00 will be available the next day.)

Safeguard Exceptions.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.
- We have reasonable cause to doubt the collectability of the item for one of the following reasons:
  - We received notice that the check is being returned unpaid.
  - We have confidential information that indicated the check may not be paid.
  - The check is drawn on an account with repeated overdrafts.
  - We are unable to verify the endorsement of a joint payee
  - Some information is not consistent with other information on the check.
  - The routing number of the paying bank is not a current routing number.
  - The check is post dated or has a stale date.
  - Information from the paying bank indicates that the check may not be paid.
  - We have been notified that the check has been lost or damaged in collection.
  - We received notice that the check is being returned unpaid.

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 to you no later than the seventh business day after the day of your deposit.

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.

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000 will be available on the ninth business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.
Checking and Interest-bearing Checking Accounts

Rate Information - Your interest rate and annual percentage yield (APY) may change. For current rate information see the in-branch rate sheet or FFNWb’s website at FFNWb.com.

Frequency of Rate Changes - We may change the interest rate on your account every week. Determination of Rate - At our discretion, we may change the interest rate on your account.

Compounding and Crediting Frequency - Interest will be compounded daily and credited to your account monthly.

Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest.

Daily Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual on Interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Minimum Balance to Open Account/Aviod Imposition of Fees/Earn APY – See Your Account Details on pages 8-10.

Overdraft Fee - An overdraft fee, as referenced in the Consumer Fee Schedule on page 11, may be imposed for overdrafts created by checks and by electronic means which includes, but not limited to, ACH pre-authorized withdrawals.

Return Fee - A return fee, as referenced in the Consumer Fee Schedule on page 11, is imposed for but not limited to: returned items created by checks and by electronic means such as ACH pre-authorized withdrawals.

Additional information - Please refer to the Consumer Fee Schedule on page 11 and Your Account Details starting on pages 8-10 for additional fees and charges that may apply.

Savings accounts

Rate Information - Your interest rate and annual percentage yield (APY) may change. For current rate information see the in-branch rate sheet or FFNWb’s website at FFNWb.com.

Frequency of Rate Changes - We may change the interest rate on your account every week.

Determination of Rate - At our discretion, we may change the interest rate on your account.

Compounding and Crediting Frequency - Interest will be compounded daily and credited to your account monthly.

Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest.

Daily Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual on Interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Minimum Balance to Open Account/Aviod Imposition of Fees/Earn APY – See Your Account Details on pages 8-10.

Overdraft Fee - An overdraft fee, as referenced in the Fee Schedule on page 11, may be imposed for overdrafts created by checks and by electronic means which includes, but not limited to, ACH pre-authorized withdrawals.

Return Fee - A return fee, as referenced in the Fee Schedule on page 11, is imposed for but not limited to: returned items created by checks and by electronic means such as ACH pre-authorized withdrawals.

Additional information - Please refer to the Fee Schedule on page 11 and Your Account Details on pages 8-10 for additional fees and charges that may apply.

Money Market Accounts

Rate Information - Your interest rate and annual percentage yield (APY) may change. For current rate information see the in-branch rate sheet or FFNWb’s website at FFNWb.com.

Frequency of Rate Changes - We may change the interest rate on your account every week.

Determination of Rate - At our discretion, we may change the interest rate on your account.

Compounding and Crediting Frequency - Interest will be compounded daily and credited to your account monthly.

Effect of Closing an Account - If you close your account before interest is credited, you will receive the accrued interest.

Daily Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual on Interest on Noncash Deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Minimum Balance to Open Account/Aviod Imposition of Fees/Earn APY – See Your Account Details on pages 8-10.

Overdraft Fee - An overdraft fee, as referenced in the Consumer Fee Schedule on page 11, may be imposed for overdrafts created by checks and by electronic means which includes, but not limited to, ACH pre-authorized withdrawals.

Return Fee - A return fee on page 11, as referenced in the Consumer Fee Schedule, is imposed for but not limited to: returned items created by checks and by electronic means such as ACH pre-authorized withdrawals.

Transaction Limitations - Transfers from a Money Market Savings account to another account or to third parties by pre-authorized, automatic, internet, telephone, check or similar order are limited to six per statement cycle. Your account is subject to a fee for each transaction over the limit. You will be sent a notice and charged according to the current Consumer Fee Schedule on page 11 when transfer limits are exceeded. If you continue to exceed transaction limits for this type of account after we have contacted you, federal law requires us to convert your account to a checking account.

Additional information - Please refer to our Consumer Fee Schedule on page 11 and Your Account Details on pages 8-10 for additional fees and charges that may apply.

Certificate of Deposits “CD”

Certificate of Deposits are available for various terms at a fixed or variable rate of interest. Rates paid on these accounts vary according to the balance and the term of the account.

At time of account opening you will receive a Certificate of Deposit document which sets forth the specific terms and conditions of your account.

The Annual Percentage Yield stated on all Certificate of Deposits assumes that interest will remain on deposit until maturity. Withdrawal of interest prior to maturity will reduce earnings.

Compounding and Crediting Frequency - Interest will be compounded daily and credited to your account monthly.

Daily Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Effect on Closing an Account – If you close your account before interest is credited, you will receive accrued interest.

Additional information - Please refer to the Certificate of Deposit document for additional information.

Certificate of Deposit Renewal - Unless otherwise stated in the specific terms of your CD, your Certificate of Deposit will renew for the same term at the interest rate in effect on the maturity date. A maturity notice will be mailed to you shortly before maturity. You will have a grace period of ten days after the maturity date to select a different term or withdraw the funds in the Certificate of Deposit account without being charged an early withdrawal penalty and before the Certificate of Deposit automatically renews. We may at our option, not renew your Certificate of Deposit or we may change the terms and conditions for any renewal period by notifying you prior to renewal.

Early Withdrawal Penalties - A penalty will be imposed for withdrawal of funds prior to maturity unless it is an IRA account and you are over age 59½ or it is an Inherited IRA. The penalty is calculated using the same rate being paid on the account at the time of early withdrawal. For terms up to and including one year (365 days, or 366 days in a leap year), the early withdrawal penalty is equal to 90 days of simple interest. For terms greater than one year up to and including 3 years, the early withdrawal penalty is equal to 180 days of simple interest. For terms greater than 3 years, the early withdrawal penalty is 365 days of simple interest. In certain circumstances, such as the death or incompetence of the account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Additional information -

IRA Certificate of Deposits allow for unlimited deposits for the life of the account.

Please refer to our Consumer Fee Schedule on page 11 and Your Account Details information on pages 8-10. For information on current rates see the in-branch rate sheet or go to our website at FFNWb.com.
IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT
Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits banks 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 checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to $2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

First Financial Northwest Bank
201 Wells Ave S
Renton, WA 98057
425-255-4400

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

♦ A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
♦ An estimate of the amount of your loss;
♦ An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
♦ A copy of the substitute check or the following information to help us identify the substitute check: ____________
  check number, name of person to whom you wrote the check, the amount of the check______________.
Online Banking Terms and Conditions

Terms and Conditions for Use of First Financial Northwest Bank’s Online Banking Internet Site

Welcome to First Financial Northwest Bank’s web site ("Site"). We provide our Site subject to the following Terms and Conditions (the “Agreement”). Please read this Agreement carefully and retain it for your records. YOUR ONLINE CONSENT TO THESE TERMS OR ANY USE OF THE SITE WILL CONSTITUTE YOUR AGREEMENT TO ALL TERMS, INCLUDING BUT NOT LIMITED TO OUR ONLINE PRIVACY STATEMENT. If you do not agree, please do not use the Site.

IF YOU HAVE A DEPOSIT ACCOUNT OR LOAN WITH FIRST FINANCIAL NORTHWEST BANK (FFNWB), your use of the Site is ALSO governed by First Financial Northwest Bank’s Deposit and/or Loan Contract, to which you agreed when you opened your account. If there is an inconsistency between this Agreement and the Deposit and/or Loan Contract, the Contract shall control.

1. Online Banking Services
You may use our Online Banking services to access any of the following features with your First Financial Northwest Bank account(s):

• Transfer funds between accounts held at FFNWB *
• Transfer funds to or from an FFNWB account and external account Open deposit accounts Online
• Make payments to third parties
• Make loan payments
• Check the balance on your accounts
• Get information about deposits to your account(s)
• Get information about withdrawals from your account(s)
• Get information about loan account(s) with us
• Access your accounts through your Mobile Device
• Deposit funds to your account using your Mobile Device

*Transaction Limitations in Accordance with Regulation D: Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no transfers by check, draft, debit card, or similar order to third parties. Additionally, transfers from a money market account to another account or to third parties by check, preauthorized, automatic, telephone or computer transfer are limited to six per statement cycle with no more than three by check or similar order to third parties.

2. Your Password and Authorization to First Financial northwest bank
You will be given or will have chosen an initial password to access the Site. If you were given an initial password, the first time you access the Site you will be required to select a new password.
You agree to protect your Online password. It should not be stored on your computer and should not be the same as your ATM personal identification number. You will be better protected if you change your password frequently and do not use the same password on any other internet site.
DO NOT REVEAL YOUR PASSWORD EXCEPT TO AUTHORIZED PERSONS BECAUSE USE OF IT MAY BE ATtributed TO AND OBLIGATE YOU, subject to applicable law.
You agree that we or our agents may act on all instructions received through use of your password.
You also agree not to allow anyone to gain access to your password unless they have been duly authorized by you to do so. YOU AGREE TO ASSUME ALL LIABILITY FOR ALL TRANSACTIONS USING YOUR PASSWORD, subject to any limits imposed by applicable law, particularly the Electronic Fund Transfer Act for consumer transactions.

3. Preventing Unauthorized Transactions
It is extremely important that you take an active role in the prevention of any wrongful use of your password. Notify us at once if you believe anyone has improperly obtained your password and FIRST FINANCIAL NORTHWEST BANK strongly suggests you change the password immediately. Also notify us if someone has, or may, transfer money from your Account without authority or order any unauthorized transaction or if you suspect any fraudulent activity.

4. Privacy Statement
For information about how we treat information that you send through this Site, please see our Online Privacy Statement (which is incorporated by reference into this Agreement).

5. NO WARRANTIES
Neither we nor any of our affiliates provide any representations or warranties regarding the site or any site to which it links, including but not limited to any information or services provided in or through our site or the other sites (all sites, information and services are collectively referenced as the “services”). All services are provided “as-is” and as available, and we make no representations or warranties about them and disclaim all express and implied warranties and duties of every kind, including without limitation warranties or duties (if any) as to accuracy, timeliness, completeness, suitability, availability, security, lack of viruses or negligence, merchantability, fitness for any particular purpose, workmanlike effort, infringement, or of quiet enjoyment.

6. DAMAGES AND REMEDIES ARE LIMITED AND EXCLUSIVE; NO INCIDENTAL OR CONSEQUENTIAL DAMAGES.
To the full extent allowed by applicable law, you agree that neither we nor any of our affiliates will be liable to you and/or any third party for any consequential or incidental damages (including but not limited to lost profits, lost opportunity, loss of privacy or confidential information, interruption of business, investment or any coverage or protection, or for failure to meet any duty including but not limited to any duty of good faith, lack of negligence or of reasonable care) or any other indirect, special, or punitive damages whatsoever that arise out of or are related to the services or your use of this site, even if we have been advised of the possibility of such damages and even in the event of fault, tort (including negligence), or strict liability.

LIMITATION ON DAMAGES AND EXCLUSIVE REMEDY
You agree that your recovery for any damages that you incur shall be limited to the direct damages you actually incur in reasonable reliance on the service or the site up to a limit of the following, at our election: (1) a refund of the amount you paid for the service in the month in which the damage from that service is first incurred, less any reasonable allowance for complying services, or (2) correction or replacement of the service. Any failure or unconscionability of any remedy does not affect the enforceability of the limitation on and exclusions of consequential, incidental, and other damages, and you expressly agree that those limitations and exclusions are independent of the performance of any or all agreed remedies. All limitations will apply to all legal and equitable theories.

7. License Grant and Use Restrictions; Your Indemnification
Our Site is intended to provide visitors and customers of First Financial Northwest Bank ("you") easy access to information about First Financial Northwest Bank or its affiliates ("First Financial Northwest Bank" “we” or “us”) and financial products offered by us. As a regulated institution, we do not provide products or services except as allowed by law. Accordingly, you may be ineligible for some products or services, and we reserve the right to refrain from providing them.
Subject to all provisions in this Agreement, we grant you a nonexclusive, revocable license to copy or print an unaltered copy of information on the Site to document your contracts and activities with us, but not for any other purpose, including commercial purposes. Information on the site is copyrighted or protected by intellectual property laws, so you may not copy, modify, publicly distribute or display, perform, publish, license, create derivative works from, transfer, or sell any Site information (except to the extent such constitutes fair use under the federal Copyright Act).
You agree not to alter any Site information and not to use (or allow others to use) the Site or any information obtained from it for any wrongful, unauthorized, or unlawful purpose and agree to defend, indemnify, and hold us and our agents and affiliates harmless from and against any loss, damage or expense (including attorney’s fees) incurred because of any such use.

8. Copyrights and Trademarks
All contents of this Site are Copyright © 2017, First Financial Northwest Bank and/or its suppliers, USA. All rights not explicitly granted herein are reserved. Other product and company names mentioned herein may be the trademarks of their respective owners.

9. Electronic Communications Agreement
To the full extent allowed by applicable law, and subject to your choices made in disclosures provided by us from time to time, you agree that we may provide products, services, notices, and amendments to you electronically (“e-communications”) that relate to services or products that you initiate or obtain electronically. If we offer the service or product in another medium such as by telephone, mail, or in person at one of our banking centers, you may utilize one of those alternatives. You are not required to initiate or conduct any transaction electronically except for transactions we only offer electronically or transactions that we have started conducting or agreed to conduct electronically.

9.1 Your Notices to Us. We reserve the right to communicate with you other than by
e-communications, and, except as otherwise provided by law, you agree to use those other means to communicate with us. When applicable law requires us to accept notice electronically from you, you agree to send your email notice only to the following address: online@ffnwb.com. Remember, Internet email is not secure. Please do not send sensitive information, i.e. your social security number, account numbers, or other account information via email.

With respect to our e-communications to you, you agree as follows:

9.2 Authorization; Email. We may provide e-communications to you or any other person involved in a transaction (such as a co-applicant), and you agree that an e-communication to any of you will count as notice to all. You agree (a) to receive e-communications in the form we make them available, (b) that we may send e-communications to the email address you provide us, (c) that you will periodically check that e-mailbox for communications, and (d) that e-communications shall be deemed received by you within three (3) days of the date that we send them, regardless of whether you check your email within that time frame.

9.3 E-Notices. Sometimes we may inform you that certain information will be posted or otherwise made available in a particular place (such as at a place on our Site) and tell you how to access it. If so, you agree to timely check that place to obtain the information. If required by law, we will also send you an email alerting you to when the information has been posted.

9.4 E-Records. You agree to print or make an electronic copy of any e-communication to which you are entitled by law or regulation, that you desire to keep for your records, or that we ask you to keep.

9.5 Relationship to Other Requirements. If there is a conflict between this Agreement and a more specific provision in another contract between us, the more specific provision will control. In all instances, if you have a deposit account with us, the Deposit Contract governing that account will control over this Agreement.

9.6 Changes. We are required to make certain disclosures to you in writing under federal consumer protection laws, and you can agree to receive some or all of those disclosures electronically pursuant to electronic communications disclosures that we may make from time to time (eDisclosure). We agree to provide reasonable notice of changes in eDisclosures to the extent required by applicable law; you agree that 15 days will be reasonable notice and that we may provide shorter notice if, in our good faith discretion, such is advisable to prevent harm or to protect us or you.

10. Site Information
We endeavor to provide accurate and timely information on our Site. However, we cannot guarantee the accuracy of the information. Delays, errors, and omissions may exist, and any reliance upon the information provided on the Site is at your own risk. Information on our Site is not an offer, and we reserve the right to change, correct, or alter it at any time and without notice.

11. Links to Other Sites; Tools
Our Site contains links to sites operated by third parties. You also may use tools made by third parties on our Site, such as calculators. We assume no responsibility for the proper functioning or accuracy of any tools or for the contents or any other aspect of the linked sites. Those sites may also have their own terms and conditions. If so, as between us (you and First Financial Northwest Bank), your use of those services is subject to this Agreement.

Our Site is best viewed using the most current Microsoft Internet Explorer. If you choose to use another browser to access our Site, we assume no responsibility for the resulting layout or content. As Microsoft and Google release updated browsers, this site will evolve with their advancing technology.

12b. Mobile Banking Disclosure
Terms and Conditions: First Financial Northwest Bank
Thank you for using First Financial Bank Northwest Mobile Banking combined with your handheld's text messaging capabilities. Message & Data rates may apply. For help, text "HELP" to 61539. To cancel, text "STOP" to 61539 at anytime. In case of questions please contact customer service at 425-255-4400 or visit www.ffnwb.com

Terms and Conditions
Program: First Financial Northwest Bank offers their customers mobile access to their account information (e.g., for checking balances and last transactions) over SMS, as well as the option to set up alerts for their accounts (e.g., low balance alerts). Enrollment requires identification of the user’s banking relationship as well as providing a mobile phone number. The mobile phone number’s verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. Additionally, customers may select the type of alerts and other preferences which will determine, together with their account data, the frequency of alerts delivered to the customer. This program will be ongoing. Message & Data rates may apply. Customers will be allowed to opt out of this program at any time.

Questions: You can contact us at 425-255-4400, or send a text message with the word “HELP” to this number: 61539. We can answer any questions you have about the program. To stop the program: To stop the messages from coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to this number: 61539. You’ll receive a one-time opt-out confirmation text message. After that, you will not receive any future messages.

Terms & Conditions: By participating in Mobile Banking, you are agreeing to the terms and conditions presented here.

Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless
Mobile Banking and any software you may obtain from Mobile Banking (“Software”) may not be available at anytime for any reason outside of the reasonable control of First Financial Northwest Bank or any service provider.

Privacy and User Information: You acknowledge that in connection with your use of Mobile Banking, First Financial Northwest Bank and its affiliates and service providers, including Fiserv, Inc. and its affiliates, may receive and may share with one another names, domain names, addresses, passwords, telephone and device numbers, the content of messages, data files and other data and information provided by you or from other sources in connection with Mobile Banking or the Software (collectively “User Information”). First Financial Northwest Bank and its affiliates and service providers will maintain reasonable safeguards to protect the information from unauthorized disclosure or use, but reserve the right to use and disclose this information as reasonably necessary to deliver Mobile Banking and as otherwise permitted by law, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend claims, and as otherwise authorized by you. First Financial Northwest Bank and its affiliates and service providers also reserve the right to monitor use of Mobile Banking and the Software for purposes of verifying compliance with the law; these terms and conditions and any applicable license, but disclaim any obligation to monitor, filter, or edit any content.

Restrictions on Use: You agree not to use Mobile Banking or the Software in or for any illegal, fraudulent, unauthorized or improper manner or purpose and will only be used in compliance with all applicable laws, rules and regulations, including all applicable state, federal, and international Internet, data, telecommunications, telemarketing, “spam,” and import/export laws and regulations, including the U.S. Export Administration Regulations. Without limiting the foregoing, you agree that you will not use Mobile Banking or the Software to transmit or disseminate: (i) junk mail, spam, or unsolicited material to persons or entities that have not agreed to receive such material or to whom you do not otherwise have a legal right to send such material; (ii) material that infringes or violates any third party’s intellectual property rights, rights of publicity, privacy, confidentiality, or the rights or legal obligations of any wireless service provider or any of its clients or subscribers; (iii) material or data, that is illegal, or material or data, as determined by First Financial Northwest Bank (in its sole discretion), that is harassing, coercive, defamatory, libelous, abusive, threatening, obscene, or otherwise objectionable, materials that are harmful to minors or excessive in quantity, or materials the transmission of which could diminish or harm the reputation of First Financial Northwest Bank or any third-party service provider involved in the provision of Mobile Banking; (iv) material or data that is alcoholic beverage-related (e.g., beer, wine, or liquor), tobacco-related (e.g., cigarettes, cigars, pipes, chewing tobacco), guns or weapons-related (e.g., firearms, bullets), illegal drugs-related (e.g., marijuana, cocaine), pornographic-related (e.g., adult themes, sexual content), crime-related (e.g., organized crime, notorious characters), violence-related (e.g., violent games), death-related (e.g., funeral homes, mortuaries), hate-related (e.g. racist organizations), gambling-related (e.g., casinos, lotteries), specifically mentions any wireless carrier or copies or parodies the products or services of any wireless carrier; (v) viruses, Trojan horses, worms, time bombs, cancelbots, or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data, or personal information; (vi) any material or information that is false, misleading, or inaccurate; (vii) any material that would expose First Financial Northwest Bank, any third-party service provider involved in providing Mobile Banking, or any other third party to liability; or (viii) any signal or impulse that could cause electrical, magnetic, optical, or other technical harm to the equipment or facilities of Fiserv or any third party. You agree that you will not attempt to: (a) access any software or services for
which your use has not been authorized; or (b) use or attempt to use a third party's account; or (c) interfere in any manner with the provision of Mobile Banking or the Software, the security of Mobile Banking or the Software, or other customers of Mobile Banking or the Software; or (d) otherwise abuse Mobile Banking or the Software.

Use of Google Maps: You agree to abide by the Google terms and conditions of use found at http://maps.google.com/help/terms_maps.html and the Google Legal Notices found at http://www.maps.google.com/help/legal_notices_maps.html, or other URLs as may be updated by Google.

12c. Mobile Deposit Capture Disclosure and Agreement. Effective: 08/24/2015

In this Disclosure and Agreement (the "Agreement"), the words "Accountholder", "Customer", "you," "your," and "yours," mean the individual that applied for and/or uses any of the mobile deposit capture services (the "Services") described in this Agreement. The words "Bank," "we," "us," and "our" mean First Financial Northwest Bank (FFNWB), First Financial Northwest Bank Online Banking Terms and Conditions, Mobile Banking Terms and Conditions and the Account Terms and Conditions to which you have agreed to previously, are hereby incorporated into and made a part of this Agreement. In the event of a conflict between such agreements, the terms of this Agreement shall control with respect to transactions utilizing the Services.

Use of the Services. Your use of the Services constitutes your acceptance of the terms and conditions of this Agreement. Once access to the Services is provided, you shall be authorized to deposit to your account with us (the "Account"). via the transmission of a digital image from your mobile device, original paper checks made payable to you and satisfying the other requirements for such checks described in this Agreement. Checks that are eligible for deposit through the Services are sometimes referred to in this Agreement as "items". The Services shall be provided for items received for personal, family or household purposes that are being deposited into your Account at the Bank.

You agree to only submit one check for deposit at a time. You may submit additional checks for deposit consecutively up to the daily deposit limits set forth in this Agreement. Upon receipt of the digital image, we will review the image for conformity with the requirements described in this Agreement. You understand and agree that receipt of an image does not occur until we post the deposit to your Account. You understand that, in the event you receive a notification from us confirming receipt of an image, such notification does not mean that the image is free from errors or that we are responsible for any information you transmit to us. We are not responsible for any image that we do not receive. Following receipt of the image, we may process the image by preparing a "substitute check" or clearing the item as an image.

Notwithstanding anything to the contrary, we reserve the right, within our sole and absolute discretion, to accept or reject any item for remote deposit into your Account. You understand that you shall receive provisional credit for any amount credited to your Account for items deposited using the Services until such funds are made available in accordance with the terms of this Agreement. You should monitor your Account to confirm when a deposit has been made available for withdrawal.

You agree to indemnify us against any loss we suffer due to our acceptance of the remotely deposited check. In addition you agree that you will not (i) modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology or Service, (ii) copy or reproduce all or any part of the technology or Service; or (iii) interfere, or attempt to interfere, with the technology or Service.

Fees. Please see the current fee schedule for charges for this Service. You authorize the Bank to deduct any such fees from any account in your name.

Access to Services. To access the Services, you must have a mobile device that supports the Services, including all hardware, software and other technology necessary to access the Services (collectively, the "Access Systems"). You are solely responsible for installing, maintaining, securing and supporting all such Access Systems. You must provide us with a valid Internet email address at the time of enrollment in Online Banking. You are responsible to provide FFNWB with a current email address on an ongoing basis.

We are not responsible for any error or failures from any malfunction of any Access Systems, and we are not responsible for any computer virus or related problems that may be associated with the access to or use of the Services. We do not guarantee that the Services will be compatible with all computer/operating systems and Internet browsers, routers or firewalls. Further, we do not and cannot control the flow of data to or from our network, our service provider's networks or other portions of the Internet. Accordingly, we cannot guarantee that your connection to the Internet or access to the Services will not be impaired or disrupted, and we hereby disclaim any and all liability resulting from or related to such events.

Compliance with Law. You agree to use the products and Service for lawful purposes and in compliance with all applicable laws, rules and regulations. You warrant that you will only transmit acceptable items for deposit and have handled the original checks in accordance with applicable laws, rules and regulations. You agree to indemnify and hold us harmless from any damages, liabilities, costs, expenses (including attorneys' fees) or other harm arising out of any violation thereof. This indemnity will survive termination of your Account and this Agreement.

Accountholder's Warranties. As a condition to utilizing the Services, you represent and warrant to us and agree that:

1) Each image of a check transmitted to us utilizing the Services is a true and accurate rendition of the front and back of the original check, without any alteration, and the drawer of the check has no defense against payment of the check.

2) The amount, the payee, signature(s), and endorsement(s) on the original check are legible, genuine, and accurate.

3) You will not deposit or otherwise endorse to a third party the original check and no person will receive a transfer, presentment, or return of, or otherwise be charged for, the item deposited (either the original check, or a paper or electronic representation of the original check) such that the person will be asked to make payment based on a check it has already paid.

4) Other than the digital image of an original check that you remotely deposit through our Services, there are no other duplicate images of the original check.

5) Each original check deposited remotely through our Services was authorized by the drawer in the amount and to the payee stated on the original check.

6) The original check is made payable to you and you are authorized to endorse such check and deposit such check into your Account.

7) The information you provided when you opened your account and enrolled in Online Banking is true and correct and, in the event any such information changes, you will immediately notify us of the change.

8) You will immediately notify us should any representation, warranty or agreement made by you to us in this Agreement becomes untrue or incorrect.

9) You have possession of each original check deposited using the Services and will destroy it within the time frame set forth in this Agreement, and no party will submit the original check for payment.

10) Files and images transmitted to us will be free from viruses or any other disabling features that may have an adverse impact on our network, data, or related systems.

11) You are in compliance with all of your obligations under this Agreement.

Check Requirements. Each image of a check that you transmit to us for deposit utilizing the Services must accurately and legibly provide all the information on the front and back of the check at the time presented to you by the drawer. Prior to transmitting the original check, you must endorse the back of the original check. Your endorsement must include the following information: The words "Mobile Deposit - FFNWB ", the current day's date of deposit (mm/dd/yyyy) and your endorsement. The scanned image of the check transmitted to us must accurately and legibly provide, among other things, the following information: (1) the information identifying the drawer and the paying bank that is preprinted on the check, including complete and accurate MICR information and the signature(s); and (2) other information placed on the check prior to the time an image of
the check is captured, such as any required identification written on the front of the check and any endorsements applied to the back of the check. The image quality for the check will meet the standards for image quality established by the American National Standards Institute ("ANSI"), the Board of Governors of the Federal Reserve, and any other regulatory agency, clearing house or association.

Processing of Items. Items transmitted by you are processed as described under the Use of the Services section. Our business days are Monday through Friday, except federal banking holidays (each such day a “Business Day”). Deposit acceptance is from 6:00 a.m. to 6:00 p.m., Pacific Time, on each Business Day. Items received by us by 6:00 p.m., Pacific Time, on a Business Day, shall be provisionally credited to your Account on the same Business Day pursuant to the “Funds Availability” section below. Items received by us after 6:00 p.m., Pacific Time, on a Business Day or received on any other non-Business Day, shall be provisionally credited to your Account on the next Business Day pursuant to the “Funds Availability” section below.

Funds Availability. The first $200 of all checks deposited through the Services will be available immediately after the deposit has been accepted pursuant to the conditions set forth under the “Processing of Items” section above; the remainder will be available on the second Business Day after the Business Day the deposit is accepted. If you are a new customer, special rules may apply during the first 30 days your account is open as disclosed in the Funds Availability Disclosure provided at account opening. At our sole discretion, we may apply a longer delay if we have any concern regarding our ability to collect the funds based upon any check image that you present. If a longer delay applies, we will mail (or email) you a notice on the next Business Day after the Business Day we accept your deposit, outlining the funds availability terms. Even after funds are available to you and have been withdrawn, such funds are subject to final payment of the items and subject to the terms of the Account Terms and Conditions, whereby you will still be responsible for any and all returned items. You agree to indemnify and hold harmless the Bank from any loss due to any and all returned items.

Rejection of Deposit. Notwithstanding anything to the contrary, we reserve the right, within our sole and absolute discretion, to accept or reject any item transmitted to us for deposit into your Account utilizing the Services. We will notify you of any items that are rejected no later than the next Business Day following the rejection. We shall not be liable for any service fees, late charges or other charges levied against you due to our rejection of any item. In all cases, you shall be responsible for any loss resulting from, or overdraft fees charged to your Account as a result of, an item being rejected for deposit.

Items Returned Unpaid. If an item you transmit for deposit is dishonored, rejected or otherwise returned unpaid, you agree that we may charge back the amount of the return to the account the item was originally deposited to and you will be assessed a fee in the amount shown on our then-current Fee Schedule for a returned deposit item. If there are not sufficient funds in the subject account to cover the amount of the dishonored, rejected or otherwise returned item, the account will be overdrawn and you will be responsible for payment of overdraft charges. You agree that we may debit any account maintained by you at the Bank in order to obtain payment of your obligations under this Agreement.

Accountholder’s Indemnification Obligation. You understand and agree that you are required to indemnify us and hold us harmless against any and all claims, actions, damages, liabilities, costs, and expenses, including reasonable attorneys’ fees and expenses, arising from your wrongful use of the Services and/or breach of this Agreement. You understand and agree that your indemnification obligations shall survive the termination of this Agreement.

In Case of Errors. In the event that you believe there has been an error with respect to any item transmitted to us for deposit, you shall immediately contact us regarding such error by calling us at 425-255-4400 or toll free at 866-372-1200.

Unavailability of Services. You understand and agree that the Services may at times be temporarily unavailable due to system maintenance or technical difficulties, including those of our third party service providers, an Internet service provider or Internet software. In the event that the Services are unavailable, you acknowledge that you can deposit an original check at one of our branches, through one of our automated teller machines (ATMs), or by mailing the original check to us at First Financial Northwest Bank, 201 Wells Ave S, P.O. Box 360, Renton, WA 98057. It is your sole responsibility to verify that items deposited using the Services have been received and accepted for deposit by us.

Storage of Original Checks. In order to prevent duplicate presentment, you must securely store each original check. You understand this means the original check(s) must be accessible only by you. You shall destroy the original check within 45 days of deposit. You understand and agree that you are responsible for any loss incurred by you or the Bank resulting from your failure to securely store and/or destroy the original checks.

Limitation of Liability. You understand and agree that we are not responsible for any indirect, consequential, punitive, or special damages or damages attributable to your wrongful use of the Services or other breach of this Agreement. IN NO EVENT SHALL THE BANK BE LIABLE TO YOU FOR ANY INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF THIS AGREEMENT OR THE PROVISION OF SERVICES HEREUNDER, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Bank’s liability to you under this Agreement shall in every case be limited to correcting, reversing or otherwise making accurate any debit or credit initiated by Bank, and Bank shall be liable only for its gross negligence or willful misconduct in providing the Services. Bank shall not be liable for the acts or omissions of any other person, including, without limitation, its third party service providers.

Delays in Performance. Bank shall not be liable for delays in performance, loss, damage, liability or claim arising directly or indirectly from any error or delay, under this Agreement or for failure to perform hereunder by reason of any third party’s failure to provide Bank with the data necessary for complete and proper transmission of the Services.

In the event that Bank shall be delayed, hindered in or prevented from the performance of any work, service of other acts required of Bank under this Agreement due to earthquakes, fires, natural disasters, riots, acts of terrorism, acts of war, acts of God, civil or foreign disturbances, power outages, acts of government, labor disputes, strikes, walk-outs, failures in either telecommunication or computer networks, equipment failure, legal constraints, or any other event beyond its control, then performances of such work, service, or other acts shall be excused for a period of such delay and the period for the performance of such work, services, or other acts shall be extended for a period equivalent to the period of such delay.

Warranties. Bank warrants that the Services shall be performed in a professional manner consistent with banking industry standards. EXCEPT AS EXPRESSLY SET FORTH IN THIS AGREEMENT, THE SERVICE IS PROVIDED ON AN “AS IS” BASIS, AND BANK DOES NOT MAKE ANY WARRANTIES ON EQUIPMENT, HARDWARE, SOFTWARE OR INTERNET PROVIDER SERVICE, OR ANY PART OF THEM, EXPRESSED OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THE BANK SHALL NOT BE RESPONSIBLE FOR ANY LOSS, INJURY OR DAMAGES, WHETHER DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL, CAUSED BY THE INTERNET PROVIDER, ANY RELATED SOFTWARE, OR THE BANK’S USE OF ANY OF THEM OR ARISING IN ANY WAY FROM THE INSTALLATION, USE, OR MAINTENANCE OF YOUR PERSONAL COMPUTER HARDWARE, SOFTWARE, OR OTHER EQUIPMENT.

Change in Terms. We may change the terms and charges for the Services indicated in this Agreement by notifying you of such change and may amend, modify, add to, or delete from this Agreement from time to time. Your use of the Services after receipt of notification of any change by us constitutes your acceptance of the change.

Termination of the Services. Either party may terminate the Services at any time upon written notice to the other. We may also deny, suspend or revoke access to the Services immediately, in whole or in part, in our sole discretion, without notice, if we believe: (i) you are in breach of this Agreement; (ii) you are otherwise using or accessing the Services inconsistent with the terms and conditions hereof; (iii) it is necessary to maintain the security of our systems; or (iv) it is necessary to prevent loss to the Bank. Further, we have the right to suspend the Service immediately in the event of an emergency. In the event of any termination or suspension of the Services, you shall remain liable for all transactions initiated utilizing the Services prior to suspension or termination.

Notices. You agree that any notices or notifications required or permitted under this Agreement may be given electronically to the email address on file with us or by regular mail.
Periodic Statement. Any deposit made through the Services will be reflected on your monthly Account statement. You understand and agree that you are required to notify us of any error relating to items processed by us utilizing the Services no later than sixty (60) calendar days from when we first send the monthly periodic statement or make the statement available that includes any transaction you allege is erroneous. You shall be solely responsible for any errors that you fail to bring to our attention within such time period.

Limitations on Dollar Amount. You understand and agree that the maximum amount of any single check deposited utilizing the Services, and all checks deposited utilizing the Services, in any single Business Day shall not exceed the following limitations:

<table>
<thead>
<tr>
<th>Maximum Dollar Amount per Item:</th>
<th>$2,500.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Dollar Amount per Day:</td>
<td>$2,500.00</td>
</tr>
</tbody>
</table>

You acknowledge and agree that the foregoing limitations are intended solely for the protection of the Bank and, as such, the Bank may, in its sole and absolute discretion and without prior notice to you, waive the foregoing limitations at any time and from time to time. The Bank shall not be liable to you for any loss resulting from the Bank waiving such limitations.

Acceptable and Unacceptable Deposits. You understand and agree that you are permitted to deposit utilizing the Services only checks received for personal, family or household purposes, made payable to you, and otherwise complying with the other requirements set forth in this Agreement.

You are not permitted to deposit any other checks or items utilizing the Services, including, but not limited to, the following:

- Checks drawn on your accounts at FFNWB
- Checks payable to any person other than yourself;
- Checks payable to two (2) or more persons not alternatively, unless deposited into an account owned by all payees;
- Checks payable to a business, organization, trust accounts, representative payee accounts, estate accounts or other accounts with similar custodial arrangements;
- Checks payable to “Cash” or “First Financial Northwest Bank/FFNWB”;
- Checks that are incomplete;
- Checks that are remotely created checks as defined by Regulation CC checks previously converted to a substitute check, as defined in Regulation CC;
- Photocopies of checks;
- Checks that require authorization;
- Checks with inconsistent numerical and written dollar amounts;
- Checks that are not dated;
- Checks that are post and stale-dated (more than six months old);
- Checks containing an alteration on the front of the check or item or which you know or suspect or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn;
- Checks that have previously been returned unpaid for any reason
- Checks stamped "non-negotiable" (whether stamped in print or as a watermark)
- Foreign checks, checks not payable in United States currency or checks issued by a financial institution located outside the United States;
- Consumer loan advances, or credit card cash advance checks;
- Money orders, travelers checks, Amex Gift Cheques or savings bonds;
- Starter or counter checks;
- Registered government warrants;
- Insurance drafts;
- Rebate checks;

Changes in Financial Circumstances. You understand and agree that you must notify us immediately in the event of a material change in your financial circumstances or in any of the information provided when you opened your account and enrolled in Online Banking, including any supporting financial information. You agree to provide us any financial records we request to determine your financial status during the term of this Agreement.

Waiver. The failure of either party to seek a redress for violation, or to insist upon the strict performance, of any covenant, agreement, provision, or condition hereof shall not constitute the waiver of the terms or of the terms of any other covenant, agreement, provision, or condition, and each party shall have all remedies provided herein with respect to any subsequent act which would have originally constituted the violation hereunder.

Relationship. This Agreement does not create, and shall not be construed to create, any joint venture or partnership between the parties. No officer, employee, agent, servant, or independent contractor of either party shall at any time be deemed to be an employee, servant, agent, or contractor of the other party for any purpose whatsoever.

Relationship to Other Disclosures. The information in this Agreement applies only to the Services described herein. Provisions in other disclosure documents and agreements related to the Account, as may be revised or amended from time to time, remain effective for all other aspects of the Account.

Non-Assignment. You may not assign this Agreement or any of the rights or duties hereunder to any person without Bank’s prior written consent.

Headings. Headings are used for referenced purposes only and shall not be deemed a part of the Agreement.

Severability. In the event that any provision of this Agreement shall be determined to be invalid, illegal, or unenforceable to any extent, the remainder of this Agreement shall not be impaired or otherwise affected and shall continue to be valid and enforceable to the fullest extent permitted by law.

Governing Law. This Agreement will be governed by the laws of the state of Washington including the Uniform Commercial Code as adopted by that state or jurisdiction and as varied by this agreement.

13. Viruses
It is possible to contract a computer virus or similar “disease” by using the internet or materials downloaded from it. You should obtain, use, and update computer virus-checking software routinely, even when you are using information that is not obtained from the internet. We cannot guarantee that the Site) and any software or other information downloaded from them will be virus or problem free, and we disclaim any liability (if any exists) for viruses and similar problems.

14. Availability of Services; Business Days
You may access our Site 24 hours a day every day except during Site maintenance, modification, or account update periods, when unexpected problems arise such as problems with internet connections, capacity, or the like, and when we, in our sole discretion, make all or part of it unavailable. Also, some services are only available on Bank Business Days. For the purposes of this Agreement, Bank Business Days are Monday through Thursday 9 a.m. to 5 p.m., and 9 a.m. to 6 p.m. on Friday Pacific Time, excluding holidays and other days that the Bank is closed. Accordingly, even though you can request at any time that we perform a service, we cannot necessarily process it immediately, and sometimes we will wait until the appropriate Bank Business Day to act upon some of your requests. All requests that, for any reason, are not completed on that Bank Business Day will be completed on the next Bank Business Day, unless some other date has been designated by a prior arrangement with you.

15. Changes, Availability, and Cancellation
Except as otherwise provided in this Agreement, we reserve the right to amend this Agreement from time to time. A revision date will appear on the Terms of Use page and may appear on the main navigation frame to indicate the most recent date of change. You agree to check for changes when you visit the Site. If you do not wish to be bound by any of the amendments, you must not use the Site. Unless prohibited by a separate agreement with you, we reserve the right to cancel all or part of the Site and your license, make access unavailable, and alter all information and the types of services with or without reason or notice.

16. Submissions
You agree that we will own all information (other than personally identifiable private information) that you submit to us or our agents Online and that we shall be free to use it at any time for any purpose and in any medium. This will also apply to ideas, concepts, know-how, techniques, and intellectual property (including rights of publicity) in items that you send us, except as restricted by our Online Privacy Statement.

17. Severability
If any court or tribunal of competent jurisdiction determines that any provision of this Agreement is illegal, invalid, or unenforceable, the remaining provisions of this Agreement shall remain in full force and effect.

18. Waiver
The waiver by a party to this Agreement of a breach of any provision of this Agreement by the other party shall not operate or be construed as a waiver of any subsequent breach by the other party.

19. Jurisdiction and Venue
This Agreement is governed by the laws of the State of Washington, USA. You consent to the exclusive jurisdiction and venue of the courts in King County, WA, in all disputes arising out of or relating to the services or your use of this Site. You agree that a printed or electronic copy of this Agreement (as amended from time to time) will be admissible in any judicial or administrative proceedings to the same extent as paper records. Any provision of this Agreement that is declared invalid shall be deemed severable and not affect the validity or enforceability of the remainder.

20. Contact Information
If you have questions or problems with the services, please contact online@ffnwb.com. Remember, Internet email is not secure. Please do not send sensitive information, i.e. your social security number, account numbers, or other account information via email.
**What does First Financial Northwest 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. The information can include:

- Social Security number and payment history
- Transaction history and income
- Credit scores and credit history

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 Financial Northwest chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does First Financial Northwest share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For 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</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes – to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – Information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

**Questions?** Call toll-free 1,866,372,1200 or go to www.ffnwb.com
### Who we are

| Who is providing this notice? | First Financial Northwest Bank and First Financial Diversified |

### What we do

| How does First Financial Northwest 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. We also employ: privacy training; strict privacy policies; rigorous security practices and systems; and limit employee access to your personal information. |

| How does First Financial Northwest collect my personal information? | We collect your personal information, for example, when you:  
- Apply for a loan or open an account  
- Make deposits and withdrawals from your account or make a wire transfer  
- Pay your bills or provide account information  
We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |

| 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.  
- Our affiliates include companies with a common corporate identity of First Financial Northwest; financial companies such as First Financial Northwest Bank and First Financial Diversified. |

| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- First Financial Northwest 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 partners include such companies as credit card providers. |
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Branch/ATM Locations

Renton - Main
201 Wells Ave S.
Renton, WA 98057

Smokey Point - Arlington
3532 172nd St. NE
Arlington, WA 98223

Bellevue - Crossroads
15600 NE 8th St. Ste K8
Bellevue, WA 98005

Edmonds
184 Sunset Ave S.
Edmonds, WA 98020

Lake Stevens
8615 Market Place, Ste 300
Lake Stevens, WA 98258

Mill Creek
1502 1 Main St. Ste F
Mill Creek, WA 98012

Renton - The Landing
1002 Park Ave N. Ste F
Renton, WA 98057

Clearview - Snohomish
17512 SR 9 SE
Snohomish, WA 98296

Woodinville
17641 Garden Way NE
Woodinville, WA 98072

Bothell - Coming Soon/
18505 Bothell Way NE
Bothell, WA 98011