

FIRST FEDERAL BANK OF LOUISIANA ELECTRONIC FUND TRANSFER ACT AGREEMENT REG E DISCLOSURE

This disclosure contains important information concerning electronic fund transfers, such as automatic credits and debits to your account, as well as electronic fund transfers through ATMs, 24 Hour Account Information by telephone, and other electronic terminals. Please read it carefully and keep it for future reference.

The words "we", "us", "our", and "your bank" mean First Federal Bank of Louisiana. The words "you" and "your" mean any authorized user(s) of your First Federal Check Card, Pulse ATM card, or 24 Hour Account Information. "Checking Account" means your NOW Interest Checking, Advantage Interest Checking, Student Checking, Totally Free Checking, Classic 50 Interest Checking, Community Interest Checking, Money Market Account, Advantage Money Management Account, Easy Access\ETA Account, eVantage Account, or personal DDA. "Savings Account" means your Regular Savings Account. "PAL Account" means your Pre-Authorized Line of Credit Account. "HELOC Account" means your Pre-Authorized Home Equity Line of Credit Account. Platinum Reserve Line of Credit Account means your Pre-Authorized Equity Line of Credit Account.

You will be given a tamper proof PIN mailer at the time your Pulse ATM card is issued to you. Your First Federal Check Card and PIN are mailed separately to the address on your account. You must sign your name on the signature panel on the back of the card. Please examine the mailers to ensure they have not been tampered with prior to accepting the card and PIN.

From time to time we may restrict the use of your card in certain countries in which debit card fraud is known to take place. If you have any concerns, please check with us before depending upon your debit card during travels abroad.

Acceptance, retention or use of the First Federal Check Card or ATM Card by you constitutes an agreement between First Federal Bank of Louisiana and you as stated in this agreement.

I. Types of Transactions:

Automatic Credits: Many payments made by the State or Federal Government, such as Veteran's Administration and Social Security payments, can be deposited directly to your account. You may also agree to have your salary deposited directly to your account if you are employed by a company which provides this service. You must sign an authorization in each case.

Automatic Debits: Certain companies may have made arrangements with you to withdraw money from your account periodically. This system is often used to pay monthly bills, such as life insurance premiums. You must sign an authorization with each such company to receive this service. If these regular payments may vary in amounts, the person you are going to pay should tell you, ten (10) days before each payment, when it will be made and how much it will be.

Electronic check conversion: You may authorize a merchant or other payee to make a onetime electronic payment from your checking account using information from your check to:

- (i) Pay for purchases.
- (ii) Pay bills

Pre-Authorized Electronic Debits: You may arrange for us to complete pre-authorized transfers to or from your checking account to pay certain recurring bills. First Federal will also process electronic transactions to your account such as; web initiated transactions with electronic signatures, telephone initiated transactions and bill payment transactions. These types of transactions are subject to fees and charges as all other debits to your account.

Telephone: You may telephone your request directly to any employee in the Loan Servicing Department of First Federal Bank of Louisiana at (337) 433-3611 for an advance from your unsecured line of credit, platinum reserve line of credit, or home equity line of credit account to transfer funds into your Checking Account. We impose no charges for these requests.

24 Hour Account Information: You may access your deposit account, loan account, and current interest rates on deposit accounts by using a separate Personal Identification Number (PIN) and your account number in our 24 Hour Account Information system.

You may use the 24 Hour Account Information system to:

- Transfer funds between your deposit accounts. A formal written agreement to transfer funds must be signed by each account holder. A confirmation number is provided for each transfer. Same day credit is given for transfers made between the hours of 7:00 a.m. to 6:00 p.m.
- Obtain balance information on your deposit and loan accounts.
- Verify the last date and amount of your deposit.
- Obtain deposit account history and specific check information.
- Verify the maturity date of your Certificate of Deposit or Individual Retirement Account.
- Obtain interest information on your Certificate of Deposit, Individual Retirement Account, or loan.
- Obtain current interest rates on deposit accounts.
- Obtain payment and payoff information on your loan account.

Computer Transfers. You may access your account(s) by computer by using First Federal's Online Banking which can be accessed on the Home page of our Web site www.ffbla.com.

Online Banking is a service that you need to sign up for. When you sign up, you will be given an ID number and will be asked to choose a PIN. With Online Banking you may transfer funds from checking to savings, transfer funds from savings to checking, make payments from your First Federal checking or savings to a First Federal loan account(s), get checking, savings and/or loan information, view checks and place stop payments.

Non-Visa Debit Transaction (Pinless Transactions): Visa debit card transactions can be performed through the Pulse network without a Personal Identification Number (PIN). This includes any transactions through a Point of Sale terminal using a check card without your PIN number. Certain provisions, such as the Visa zero-liability program, do not apply to such non-Visa transactions.

Automated Teller Machine (ATM) and Point-of-Sale (POS): Transactions at an ATM fall into the category of electronic fund transfers as well as any transactions through a POS terminal using an ATM card or a Check Card with or without your Personal Identification Number (PIN).

You may use your card at an ATM to:

- Determine account balances.
- Withdraw cash from your checking or savings account (\$300 daily limit; \$500 limit on Platinum Asset Management Account and \$500 limit on eVantage Account).

- Transfer funds between your checking and savings accounts.

You may use your card at point-of-sale (POS) terminals to:

- Purchase goods and services with your card and PIN at merchants displaying the PULSE PAY logo (limited to \$9,999 or available balance whichever is less).

You may use your Check Card at merchants to:

- Purchase goods and services with your card at merchants displaying the Visa logo (limited to \$9,999 or available balance whichever is less). The card works like a check and is deducted from your checking account.
- Obtain cash at financial institutions displaying the Visa logo.

Transaction Limitations on Savings Accounts and Money Market Accounts: Pre-authorized debits and credits are allowed on Statement Savings and on Money Market Accounts. Electronic transfer debits are allowed on Statement Savings through Automated Teller Machines (ATMs), 24 Hour Account Information, and through Online Banking and are limited to a total of six (6) per cycle period, including pre-authorized debits. Pre-authorized debits or credits are not allowed to passbook savings accounts.

We reserve the right to block transactions which may be deemed illegal or a violation of regulations under state or federal laws. If such transactions are conducted on your account, you will have services terminated immediately.

II. Charges

Check Card Replacement Fee	\$ 8.00
ATM Card Replacement Fee	\$ 8.00

You will be charged a fee of \$1 for ATM withdrawals, transfers, and balance inquiries made at any ATM we do not own. This charge does not apply to Private Banking Platinum Asset Management Accountholders and eVantage Accountholders.

A fee may also be imposed by an ATM operator, or a national, regional or local network if you initiate a withdrawal, transfer, or balance inquiry from an ATM that is not operated by First Federal Bank of Louisiana. First Federal Bank will waive up to \$25 per month on fees imposed by an ATM operator that is not operated by First Federal Bank of Louisiana for eVantage Accountholders. We impose no charges for electronic fund transfers made without an ATM or Check Card. However, you must pay ordinary charges which can be triggered by such transfers, such as checking account minimum balance charges. We reserve the right to change these charges and will notify you by mail at least twenty-one (21) days prior to initiating a change.

III. Receipts and Statements:

Generally, a receipt will be provided to you at the time you make any transfers to or from your account using your card. Federal law does not require a receipt for transactions \$15 or less. A monthly statement will be mailed to you on each account.

IV. Notification of Lost Card or PIN or Unauthorized Transfer:

Unauthorized transfer occurs when electronic fund transfer services we offer are initiated by someone other than you. For instance, if you have arranged to pay a life insurance premium by automatic withdrawals from your account each month, the life insurance company initiates the monthly order for payment. There is always the small chance that your account may be debited or credited without your permission.

Call us IMMEDIATELY if you believe there has been, or may be, an unauthorized transfer involving your account, if you believe your card or your PIN has been lost or stolen, if you think your statement or receipt is wrong, if you believe that an electronic fund transfer has been made without your permission using information from your check, or if you need more information about a transfer on your statement or receipt. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus the maximum amount of Overdraft Protection limit afforded to you.

Also, if your statement shows transfers you did not make, tell us IMMEDIATELY. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove 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.

- Tell us your name and account number.
- Describe the error or 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.
- Tell us the dollar amount of the suspected error.

For ATM and POS transactions performed with a PIN:

If you tell us within two (2) business days after you learn of the loss or theft of your card or pin, you can lose no more than \$50 if someone used your card or pin without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or PIN, and we can prove we could have stopped someone from using your card or PIN without your permission if you had told us, you could lose as much as \$500.

If you tell us orally, we will require that you send us your complaint or question in writing within ten (10) business days for ATM and POS transactions performed with a PIN (5 days for Check Card transactions performed without a PIN).

We will tell you the results of our investigation within ten (10) business days (20 days for transactions performed on new accounts) after we hear from you and will correct any error promptly. An account is considered a new account if you have not had another account at First Federal for at least thirty (30) calendar days. If we need more time, however, we may take up to forty-five (45) calendar days for ATM transactions (90 days for POS transactions, Check Card transactions, transactions performed in foreign countries, and transactions performed on new accounts) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (20 days for transactions performed on new accounts, 5 days for Check Card transactions without a PIN) for the amount you think is in error, so that you will have 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 ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide 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.

V. Business Days:

Our business days are Monday through Friday, excluding Holidays.

VI. Hours of Service:

	<u>Lake Charles, Sulphur, Westlake, Moss Bluff</u>
Lobby Hours:	Monday - Friday, 9:00 a.m. - 5:00 p.m.

Drive-In Hours: Monday - Friday, 8:00 a.m. - 6:00 p.m.
DeRidder, Alexandria, Pineville, Oakdale

Lobby Hours: Monday - Friday, 9:00 a.m. - 5:00 p.m.

Drive-In Hours: Monday - Friday, 8:00 a.m. - 5:00 p.m.
Oberlin

Lobby Hours: Monday - Thursday, 8:30 a.m. - 4:00 p.m.
 Friday, 8:30 a.m. - 5:00 p.m.

Drive-In Hours: Monday - Thursday, 8:00 a.m. - 4:00 p.m.
 Friday, 8:00 a.m. - 5:00 p.m.
Natchitoches

Lobby Hours: Monday - Friday, 9:00 a.m. - 5:00 p.m.
 Drive-In Hours: Monday - Thursday, 8:00 a.m. - 5:00 p.m.
 Friday, 8:00 a.m. - 5:30 p.m.

VII. Disclosure of Account Information:

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

- Where it is necessary for completing transfers or resolving errors involving transfers,
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant,
- In order to comply with a government agency or court order,
- To anyone using your card and PIN at any ATM or any other electronic terminal, or
- If you give us your prior written permission.

VIII. Verification of Transfers:

If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call the 24-Hour Account Information (421-1234, outside local area 1-800-860-1238) or one of the telephone numbers listed if you wish to find out whether or not the deposit has been made.

IX. Bank Liability:

If we do not complete a transfer to or from your account on time or in the 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, your account does not contain enough money to make the transfer.
- If the transfer would exceed the available balance in your account or your Overdraft Protection limit.
- If the ATM where you are making the transfer does not have enough cash.
- If the terminal 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.
- If your funds are subject to legal process or other encumbrance restricting such transfer.
- If your account has been blocked due to a reported lost or stolen card or PIN.
- If we are holding uncollected funds in your account and the transfer would require use of those funds.
- If another person or entity which is supposed to initiate the transfer, such as a life insurance company or the Social Security Administration, fails to send to us the appropriate authorization for the debit or credit.
- There may be other exceptions.

X. You Agree:

- To abide by the rules and regulations as from time to time amended by First Federal and participating ATM networks relating to use of the card, which rules and regulations are binding upon you.
- The card is property of First Federal and will be delivered to First Federal upon request.
- The use of the card or 24 Hour Account Information may be terminated by First Federal at any time without notice.
- The PIN is confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN(s).
- Your 24 Hour Account Information PIN should not be disclosed or made available to anyone not authorized to sign on your account(s).
- To pay all debts arising from the use of the card.
- If the card is issued to you and others jointly, each person shall be jointly and severally liable.
- If you allow anyone else to use your card, you will be liable for all debts arising from the use of the card.
- Any notice required will be given to you at your last address known to us.
- You may terminate this agreement at any time by giving written notice thereof and returning to us all cards issued in connection with this agreement.

XI. Enforcement:

In the event either party brings a legal action to enforce this agreement or collect amounts owing as a result of any account transaction, the prevailing party shall be entitled to reasonable attorney's fees and costs, including fees on any appeal, subject to any limits under applicable law.

XII. Who to Contact:

If you need to contact us, call any telephone number listed here, or write: Electronic Funds Transfer, First Federal Bank of Louisiana, P.O. Drawer 1667, Lake Charles LA 70602-1667. Telephone numbers you may use to notify First Federal of any information concerning Electronic Fund Transfer Services are: Lake Charles (337) 433-3611, Sulphur (337) 625-5388, Westlake (337) 439-4692, Moss Bluff (337) 855-4545, DeRidder (337) 462-2425, Oakdale (318) 335-2031, Oberlin (337) 639-2036, Alexandria-Jackson St (318) 449-9540, Alexandria-North Mall (318) 561-1000, Pineville (318) 443-7400, and Natchitoches-Keyser (318) 352-5511, Natchitoches-University (318) 352-8383 or you may call our 24 Hour Account Information at (337) 421-1234 (outside local area 1-800-860-1238). You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

XIII. Branch Locations:

Lake Charles: 1135 Lakeshore Drive, 324 East McNeese Street, 2440 Highway 14, 4090 Nelson Road
 Sulphur: 2250 Maplewood Drive
 Westlake: 2214 Sampson Street
 Moss Bluff: 640 Sam Houston Jones Parkway

DeRidder: 519 North Pine Street
Natchitoches: 701 Keyser Avenue, 5696 Highway 1 Bypass, Suite B
Oakdale: 222 South 10th Street
Oberlin: 110 North Fifth Street
Alexandria: 5615-A Jackson Street, 2141 North Mall Drive
Pineville: 3305 Louisiana Hwy 28E

XIV. ATM Locations:

Lake Charles: 1135 Lakeshore Drive, 324 East McNeese Street, 2440 Highway 14, 4090 Nelson Road, 1801 West Prien Lake Road, 900 Lakeshore Drive, 500 Airport Blvd, 5239 Big Lake Road
Sulphur: 2250 Maplewood Drive, 1907 Ruth Street
Westlake: 2214 Sampson Street
Moss Bluff: 640 Sam Houston Jones Parkway
DeRidder: 519 North Pine Street
Natchitoches: 701 Keyser Avenue, 5696 Highway 1 Bypass, Suite B
Oakdale: 222 South 10th Street
Oberlin: 110 North Fifth Street
Alexandria: 5615-A Jackson Street, 2141 North Mall Drive
Pineville: 3305 Louisiana Hwy28E

XV. 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 (337) 433-3611 or write to us at 1135 Lakeshore Drive, Lake Charles LA 70601, 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 will charge you \$25 for each stop payment order you give us.
- (b) **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.
- (c) **Stop Payment on Debit Card Purchases.** Stop payments are not allowed on purchases made with a Visa Check Card. If you experience problems with goods or services purchased with your Visa Check Card and are unable to resolve the problem with the merchant, you may request that the bank initiate a charge back. A charge back is a reversal of a sales transaction. You will need to provide the bank with a detailed explanation of the problem and all the steps you took to resolve the problem with the merchant. Visa will notify the merchant and determine whether or not to reverse the transaction.

XVI. Electronic Fund Transfers Initiated by Third Parties

If you voluntarily give information about your account (such as our routing number or your account number) to a party who is seeking to sell you goods or services, and you do not physically deliver an authorization to the party to initiate electronic funds transfer from you account, a debit to your account initiated by the party to whom you gave the information is deemed authorized by you.

XVII. Visa International Service Assessment (ISA) Fee

If there is no currency conversion (a "single-currency transaction") the ISA fee will be 0.8% of the transaction amount; if there is a currency conversion (a "multi-currency transaction") the ISA fee will continue to be 1% of the transaction amount, as previously disclosed to you. Visa defines an international transaction as a transaction where the card-issuing financial institution's country is different than the merchant's country. Thus, a transaction over the Internet could qualify as an international transaction.

FOR LOST OR STOLEN CARDS, CALL 1-337-433-3611 (After hours 1-800-554-8969)

ATM & NIGHT DEPOSITORY SAFETY

- Treat your card like cash and keep it in a safe place.
- If you see anyone or anything suspicious, cancel your transaction, take your card and leave immediately. Notify the police.
- If anyone follows you after making a transaction, go immediately to a crowded, well-lighted area and call the police.
- If the facility is obstructed from view or poorly lit, use another ATM and notify the bank.
- If someone approaches you and demands your money, do not resist. Call the police immediately.
- Promptly put your money, card and receipts away. Count the money later.
- Always park close to the facility and in a well-lighted area. Keep your engine running, the car doors locked and the windows up.
- Memorize your Personal Identification Number (PIN). Do not tell anyone your PIN. Do not write your PIN on your card or store it with your card.
- Prevent others from seeing you enter your PIN. Never let someone else enter your PIN for you.
- Do not lend your card to anyone.
- Do not leave your card, receipts or any documents at the facility.
- Check your receipts against your monthly statement to guard against fraud.
- Do not give out information about your card over the telephone. No one needs to know your PIN, not even your financial institution.

In Case of Errors or Questions About Your Electronic Transfers

Telephone us or Write us at the address described in this disclosure under 'Who to Contact' 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 after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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.

For certain purchase transactions made via the Visa network, you may have no liability for unauthorized transactions. This additional limit on liability does not apply to ATM transactions, to transactions using your Personal Identification Number, which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.