



VERIFIED BY VISA®

- Your First Federal Bank Check Card and your First Federal Bank Credit Card are now protected by Verified by Visa® – it password protects your card for FREE.
- The next time you use your card when you shop at participating online stores, you will be asked to activate Verified by Visa®.
- Enter the information requested to activate your card in order to complete the transaction.
- It only takes a moment, and then your card will have password protection whenever you shop online.

Read on for additional details about how Verified by Visa® gives you peace of mind when you shop online and what you need to do to make sure your cards are covered.

FREQUENTLY ASKED QUESTIONS (FAQ)

Q: What is Verified by Visa® and how does it work?

A: Verified by Visa® is a program designed to provide an extra level of protection against Internet fraud. On Internet transactions between participating cardholders and participating merchants, Verified by Visa® requires a cardholder password to confirm the cardholder's identity and complete the purchase.

Q: Are all of First Federal Bank's Check Card and Credit Card holders enrolled?

A: Yes. When First Federal requested Verified by Visa®, all of First Federal Bank's cardholders were automatically enrolled in the program. However, each card must be activated by the cardholder.

Q: How are the individual cards activated?

A: A card can be activated either while shopping at a participating Internet merchant or by visiting Verified by Visa®.

To activate during Internet shopping: The cardholder is prompted (usually by a pop-up window) to enter his or her five (5) digit zip code, and the last three (3) digits of the signature panel code on the back of the card. This data is authenticated and the cardholder is prompted to select a password. When the password is entered, the card is activated.

To activate through Verified by Visa®, click the Verified by Visa® button on the Bonus Check Card page or the Credit Card page and follow the appropriate steps.

Q: What if the cardholder's computer settings will not allow pop-up windows?

A: Pop-up window "killer" programs may interfere with activation and authentication. Go to "Internet Options" under "Tools" and turn off the pop-up blocker feature.

Q: What are the password requirements?

A: Verified by Visa® passwords should be 8 to 10 characters and can be special characters, letters or numbers. The passwords are case sensitive.

Q: Can a cardholder establish a password hint?

A: Yes, this can be done at any time by visiting Verified by Visa®.

Q: Where are the Terms and Conditions (also called Terms of Service)?

A: During Internet shopping, a link to Terms and Conditions will be available near the bottom of the Verified by Visa® window or when you click the Verified by Visa® button located on the Bonus Check Card page or the Credit Card page.

Q: Where is the list of merchants who participate?

A: A list of participating merchants can be viewed at Verified by Visa®.

