

MOBILE BANKING DISCLOSURE AND AGREEMENT

First Federal Savings Bank of Angola's (FFSB) Mobile Banking is offered as a convenience and supplements our NetTeller Online Banking service. By enrolling in the service, you agree to all the terms and conditions contained in this Disclosure and Agreement.

FFSB may offer additional Mobile Banking services and features in the future. Any such added services and features will be governed by this Agreement in addition to any terms and conditions provided to you at the time the new service or feature is added. From time to time, we may amend these terms and modify or cancel the Mobile Banking services we offer without notice, except as may be required by Law.

To access Mobile Banking, you must enroll in the service. Once enrolled, the same Online ID and password can be used to access both Online and Mobile Banking. The same terms and conditions apply to Mobile Banking that apply to NetTeller. View the **ONLINE BANKING DISCLOSURE AND AGREEMENT** for more information. Data connection required. Wireless carrier fees may apply. Enrollment may not be available through the Mobile App on all devices.

Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider.

Our mobile banking service includes an iPhone app, an Android app, and a SMS (text) solution. Once you have enrolled to use our Online Banking service and have signed on from a computer to establish certain security settings, you may access Mobile Banking using your device. In order to utilize the SMS (text) solution, you must provide the bank with your cellular phone number and which accounts you wish to access by text message.

Mobile Banking allows you to check the balance of your FFSB accounts, view FFSB account histories, transfer funds between your FFSB accounts, view images of your statements, send us e-mail, make external transfers to your accounts at other institutions, online message our Customer Service Representatives, use its budgeting financial tool, and pay bills from your FFSB accounts in the amounts and on the dates you request.

FFSB does not charge a fee for our Mobile Banking services. However, your wireless carrier may assess you fees for data or text messaging services. Please consult your wireless plan or provider for details.