



**Bank the way you want.
Anytime. Anywhere.**



**Personal Online and Mobile
Banking Services Guide**

Personal Online and Mobile Banking Services

Online and Mobile Banking give you the freedom to bank on your own terms. Enjoy the convenience of handling virtually any transaction from wherever you may be, 24 hours a day. It's easy to use, feature-filled, and absolutely FREE.*



CardSwap: a centralized solution for updating your card payment information.



ClickSWITCH: an automated tool for switching your direct deposits and online payments to your First Federal Lakewood account.



Credit Expert powered by SavvyMoney: a real-time credit score monitoring integrated with Online and Mobile banking.



eStatements: the electronic versions of your monthly banking statements for your First Federal Lakewood accounts.



External Transfers: transfer funds between your First Federal Lakewood accounts and accounts in other financial institutions.



Mobile Deposit: deposit checks right from your phone.



MyCards: a card management tool that allows you to monitor and control your debit card.



Personal Finance Manager: view balances and transactions from all your financial accounts to get a complete view of your financial health.



Real Time Alerts: instant notifications about important account activities, sent directly to you via text or email

If you have questions or need assistance with any of our services, you can chat live with one of our team members at **FFL.bank**, call us at **(216) 529-2700**, or stop into any of **our branches**.

*Message and data rates may apply. Consult your mobile carrier for details.

CardSwap

What is it?

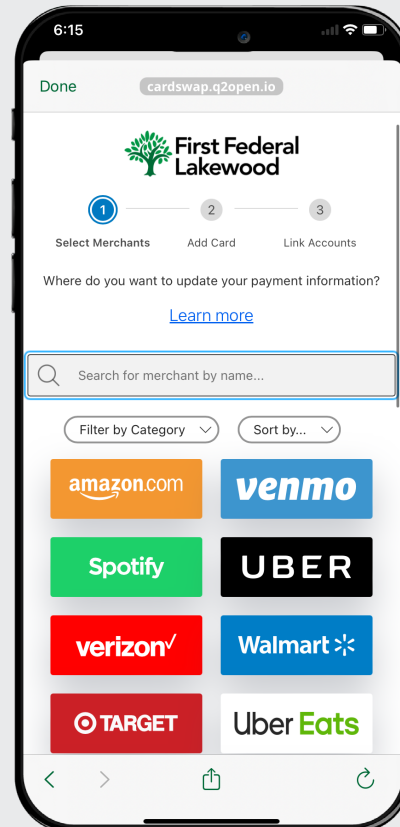
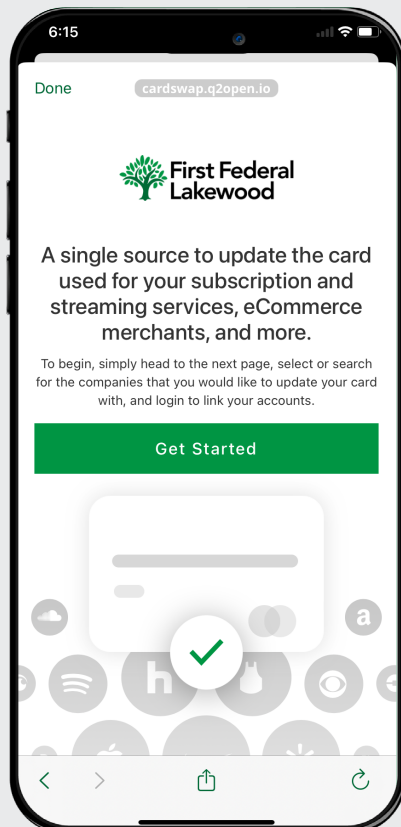
CardSwap is a centralized solution for updating your card payment information across the streaming and shopping services you subscribe to.

How can it help me?

CardSwap saves you time and hassle. Instead of logging in to each individual service to update your payment information, this tool allows you to manage your payment information in one place. It's easier than ever to make sure your favorite subscriptions continue uninterrupted when you get a new or replacement card.

How do I access it?

You can access CardSwap through our Online and Mobile Banking platforms. Simply navigate to the CardSwap feature, link your debit card, and choose the services you wish to update!



ClickSWITCH

What is it?

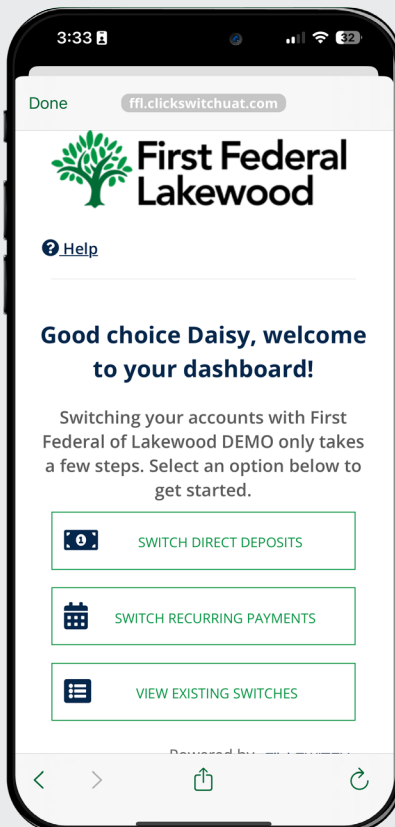
ClickSWITCH is an automated tool for switching your direct deposits and online payments from other financial institutions to the First Federal Lakewood account of your choice.

How can it help me?

ClickSWITCH eliminates the need for cumbersome paperwork and interactions with your employer's HR department — or with anyone who is making automatic payments to your account. If you want to update your direct deposit or automatic payment information, this tool allows you to do it right from your own account!

How do I access it?

Select ClickSWITCH in our Online and Mobile Banking platforms, then follow the prompts to set up your new direct deposit instructions.



Credit Expert powered by SavvyMoney

What is it?

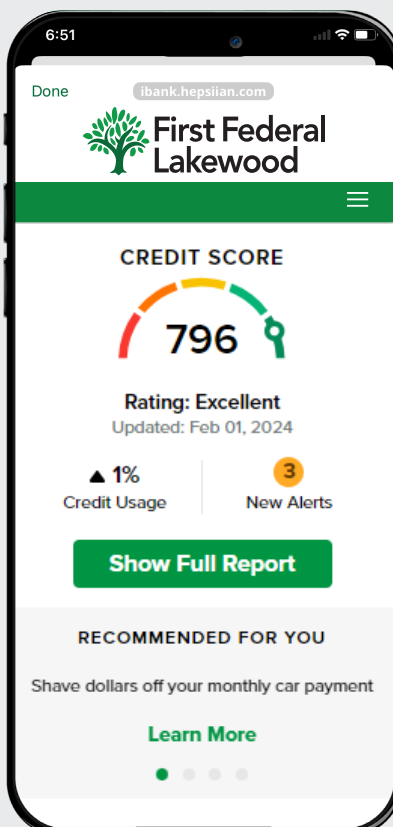
Credit Expert, powered by SavvyMoney, is an integrated feature within our Online and Mobile Banking services that offers real-time credit score monitoring.

How can it help me?

There's no need to use another service to monitor your credit or gain access to your credit score. This helpful monitoring and financial education tool empowers you to stay on top of your credit score, helping you understand and manage the health of your credit. It also provides personalized insights and tips for how to improve your credit!

How do I access it?

Log in to your Online or Mobile Banking account and navigate to the Credit Expert section to enroll, then you can view your current credit score and receive customized advice.



eStatements

What is it?

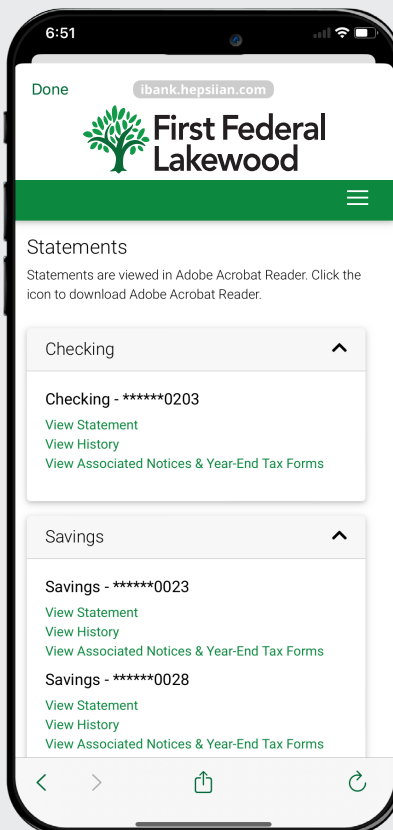
eStatements are the electronic versions of your monthly banking statements for your checking, savings, and mortgage accounts. They are a secure and environmentally-friendly alternative to paper statements.

How can it help me?

eStatements eliminate the need to mail paper statements, helping to reduce clutter and offer a secure way to view your transaction history. They are easily accessible, meaning your financial activity is at your fingertips whenever you need it.

How do I access it?

You can opt in for eStatements by logging into Online or Mobile Banking and selecting the eStatements option under account services.



External Transfers

What is it?

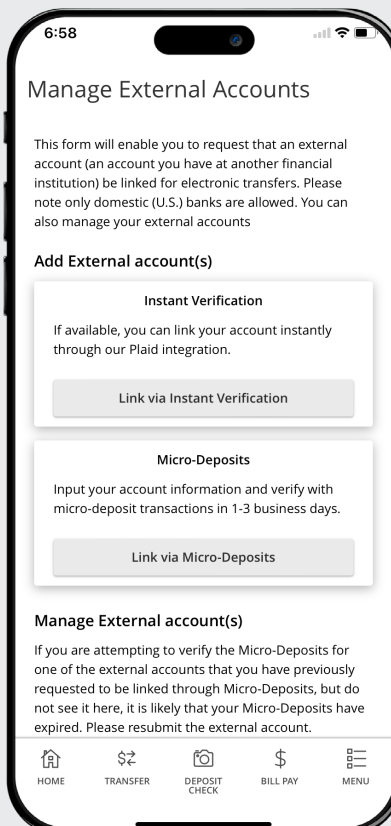
External Transfers are a feature within our Online and Mobile Banking services that allow you to transfer funds between your First Federal Lakewood accounts and your accounts at other financial institutions.

How can it help me?

This service is ideal for transferring savings, making payments, or simply moving funds to where they're needed most.

How do I access it?

Access this feature by logging into your Online or Mobile Banking account. Navigate to the transfers section and select the option for external transfers to initiate a transaction.



Mobile Deposit

What is it?

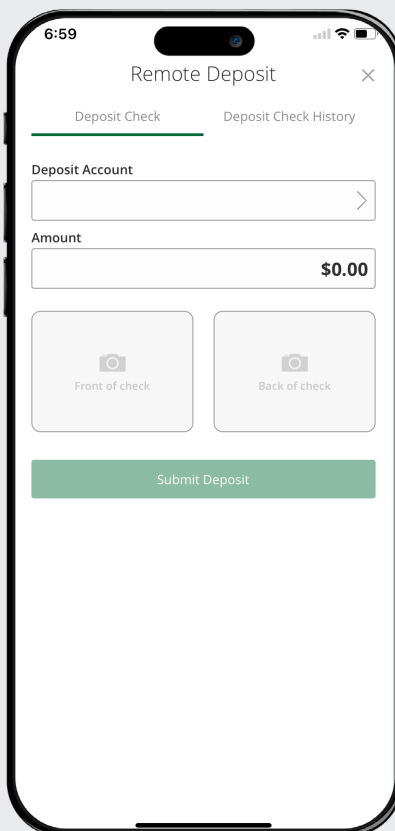
Mobile Deposit allows you to deposit checks using your smartphone.

How can it help me?

With Mobile Deposit, you can deposit checks anytime and anywhere, eliminating the need to visit a branch. It's a secure and convenient way to quickly add funds to your account.

How do I access it?

To use Mobile Deposit, open our mobile banking app, select the deposit option, and follow the instructions to capture a photo of your check and submit it for deposit.



MyCards

What is it?

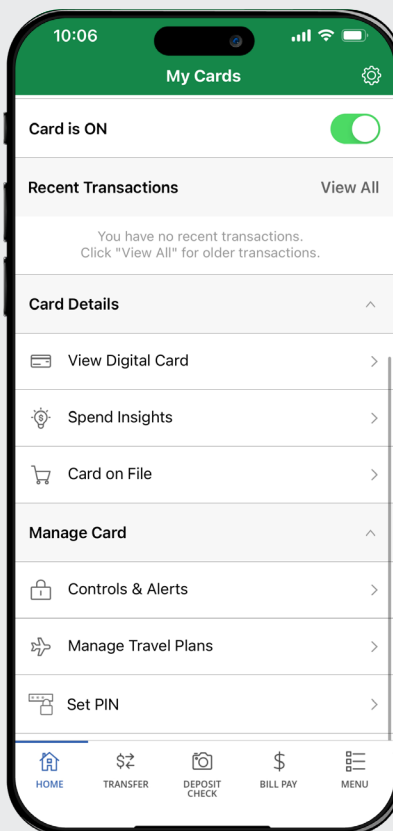
MyCards is a comprehensive card management tool that allows you to monitor and control your debit card.

How can it help me?

Misplace your card? Want to select certain retailers where it can be used? Now you can. Easily turn your card on and off, set usage alerts, and restrict where it can be used, giving you complete control of your card activities.

How do I access it?

Log in to your Online or Mobile Banking account and navigate to the MyCards section to manage your debit card settings.



Personal Finance Manager

What is it?

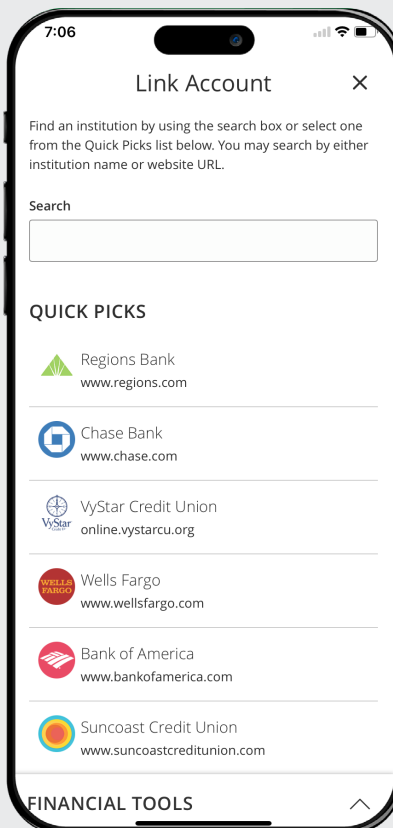
The Personal Finance Manager allows you to view balances and transactions from all your financial accounts — like your bank, investments, and credit cards — to get a complete view of your financial health and net worth.

How can it help me?

This tool simplifies your financial management by providing a consolidated view of your accounts, including those outside First Federal Lakewood to give you a complete financial overview and help you achieve financial wellness.

How do I access it?

Access the Personal Finance Manager by logging into your Online or Mobile Banking account. Follow the instructions to add and view all your financial accounts.



Real Time Alerts

What is it?

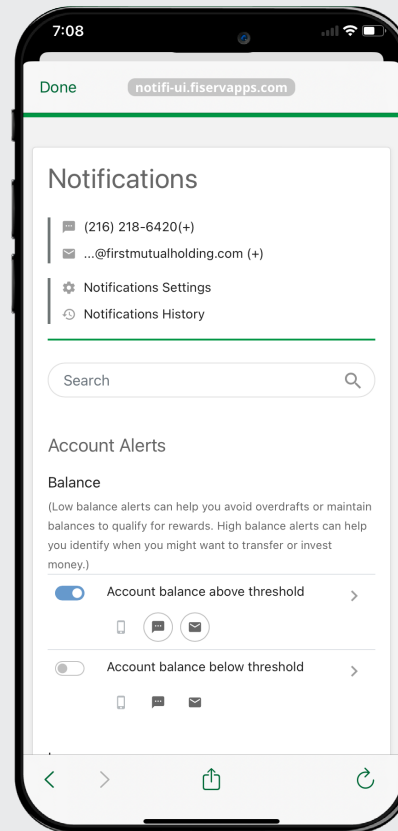
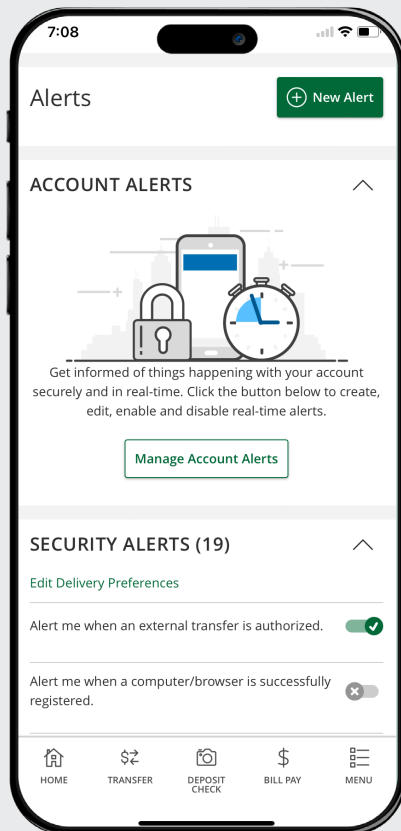
Real-Time Alerts are instant notifications about important account activities, sent directly to you via text or email.

How can it help me?

These alerts keep you informed about your account status, transactions, and any unusual activity, enhancing your account security and helping you catch — and stop — potential fraud quickly.

How do I access it?

Set up Real Time Alerts by logging into your Online or Mobile Banking account and customizing your alert preferences under account settings.



Personal Online and Mobile Banking Services

If you have questions or need assistance with any of our services, you can chat live with one of our team members at [FFL.bank](https://www.ffl.bank), call us at (216) 529-2700, or stop into any of our branches.

[Find a Location](#)





We're proudly rooted in the communities we serve. That means that we make decisions that benefit you, the overall local economy, and our employees — NOT shareholders. We give 5% of our net profits back to the community every year, and our employees donate an incredible amount of their time in support of various local events, organizations, and community service efforts.

If all this sounds a little unusual for a bank, it's because we're not just another bank. We've proudly been a part of the communities we serve for over 85 years, and we are committed to meeting your needs both today and well into the future.

FFL.bank    

 EQUAL HOUSING LENDER • MEMBER FDIC