

TRUTH-IN-SAVINGS DISCLOSURE ADDENDUM

CHECKING INCENTIVE BONUS PROGRAM

PROMOTIONAL PERIOD: JULY 1, 2021 THROUGH JULY 31, 2021

BUSINESS CUSTOMERS ARE NOT ELIGIBLE FOR THE BONUS PROGRAM DESCRIBED BELOW

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| <i>What do I receive?</i> | <ol style="list-style-type: none"> 1. You receive a bonus of \$200.00, AND 2. First Federal Bank of Kansas City (FFBKC) will make a \$50.00 donation to a local charitable organization you choose from a list of pre-selected local organizations. |
| <i>What must I do to qualify for this offer?</i> | <p>You must be a new checking account customer to FFBKC <u>AND</u> the following conditions must be met within 90 days of account opening:</p> <ul style="list-style-type: none"> • A new First Free Checking or Premier Interest Checking must be opened during the promotional period. The minimum opening deposit for the two checking products is \$25.00. <i>(For other important terms of our Deposit Accounts, please refer to the Truth-In-Savings Disclosure section of the applicable Terms and Conditions of Your Account, the Service Fee Schedule, and the Deposit Rates sheet provided with this Addendum at account opening.)</i> • You must enroll in and activate online banking. • You must agree to receive electronic statements. • You must establish at least one recurring direct deposit into the new account, and receive at least one of the recurring deposits. A qualifying, recurring direct deposit needs to be an electronic deposit of your paycheck, pension or government benefits (such as Social Security). <p><u>Existing FFBKC Savings Account Customers:</u> If you already have a qualifying, recurring direct deposit into your savings account, this qualification is satisfied.</p> <ul style="list-style-type: none"> • The new account must be opened with at least the minimum opening deposit and remain active for at least 90 days. |
| <i>When do I receive the bonus into my account?</i> | <p>After you have successfully completed all of the qualifying conditions, <u>between 91- and 110-days following account opening</u>, the \$200.00 bonus will be credited to your checking account. The bonus amount will be reported as interest on an IRS form 1099-INT.</p> |
| <i>When will FFBKC make the donation?</i> | <p>After the account has been opened and funded, First Federal Bank will donate \$50.00 to the charitable organization that was chosen at account opening.</p> |