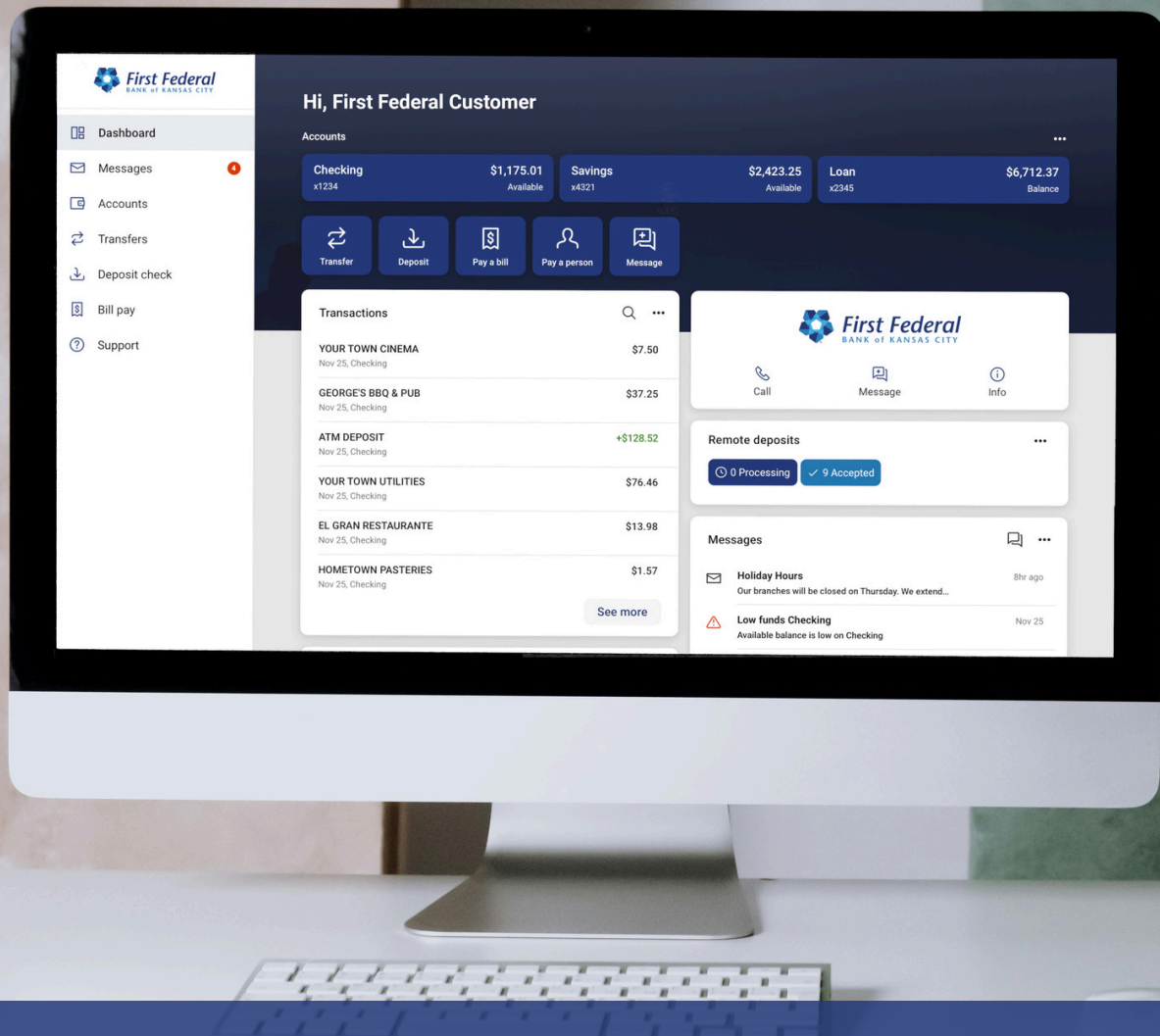




First Federal
BANK of KANSAS CITY



Your guide to our Digital Banking Upgrade

CONSUMER

What's changing with Digital Banking?

First Federal Bank of Kansas City is pleased to announce an exciting upgrade to your Digital Banking experience! Beginning **Monday, February 10, 2025**, our mobile banking app and online banking will be a more powerful, cohesive experience with new features to help simplify your financial life.



In this brochure, you will find details about the upgrade as well as a few important steps to help you prepare. Please review this material thoroughly and look for more communication from First Federal in your email and U.S. Mail in the coming weeks.



These changes to Digital Banking will take place between **Thursday, February 6, 2025**, and **Monday, February 10, 2025**. Between these dates, there will be short periods of downtime for certain Digital Banking features. Please note the key dates and timeline in this brochure for a full overview of service availability leading up to and during this transition.



We are here to help! Visit our website at ffbk.com/upgrade for more information, or contact our Customer Advisory Center at (816) 241-7800 Monday to Friday, 8:30 a.m. - 5 p.m. and Saturday, 8:30 a.m. - 12:00 p.m. CT.

Key Dates

The upgrade begins on **Thursday, February 6, 2025**, and will be completed **Monday, February 10, 2025**. During this time, there will be short periods of downtime for specific Digital Banking features. Please note the dates below:



Bill Pay: Starting **Thursday, February 6**, access to online bill pay will be unavailable. Payments scheduled prior to **February 6** will be processed on **February 10**. Please closely monitor all bill payments that happen during and after the conversion.



Digital Banking and Account Balances: Starting **Thursday, February 6 at 5 p.m. CT**, digital and mobile banking and account balances will be unavailable. Full access will resume on **Monday, February 10**.



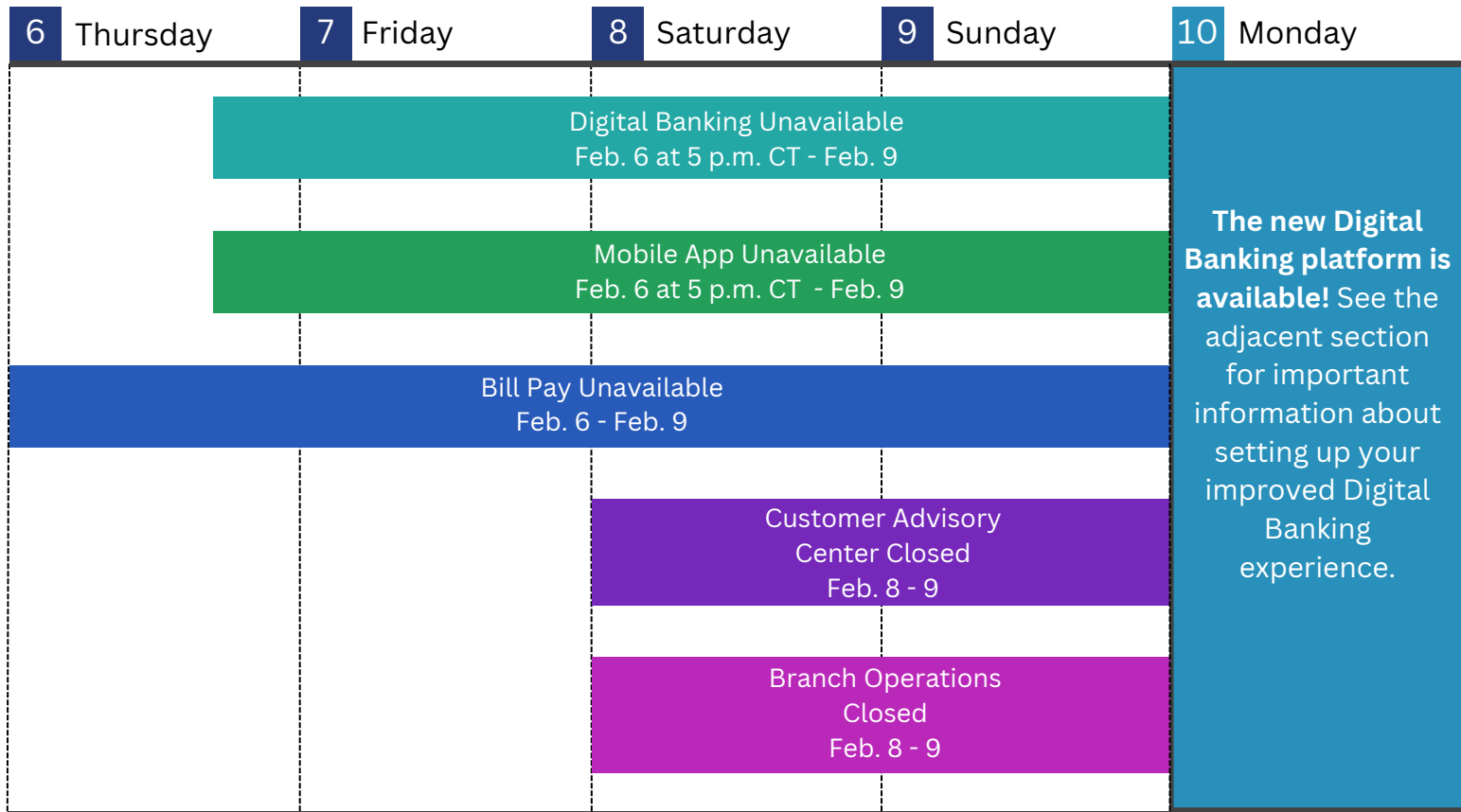
Automatic Payments: With the exception of external transfers to other financial institutions and eBill functionality, all other payments will process as currently scheduled. **Current eBill delivery settings will NOT transfer over**. Payments to external financial institutions and eBill settings can be re-established beginning **Monday, February 10**. Please closely monitor all payments that happen during and after the conversion.




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Upgrade Timeline


February 6 – 10, 2025



Your banking experience should be smooth and secure. That's why even during the upgrade, you'll be able to rely on the exceptional service you've come to expect from First Federal. **We've made sure these day-to-day banking activities will still be functional during the Digital Banking upgrade:**

 **Debit Card and Card Controls:** Your debit card **will function normally** for purchases and ATM transactions. However, card controls will be unavailable during the upgrade period of **Feb. 6 at 5 p.m. CT - Feb. 9.**

 **ATM access will not** be interrupted.

 **Direct Deposits and Loan Payments** that you have already set up **will process normally.** However, creating new automated Loan Payments or Direct Deposits will be unavailable during the period of **Feb. 6 at 5 p.m. CT - Feb. 9.**

What to do on Upgrade Day (February 10, 2025)

Our simpler, enhanced Digital Banking platform will take effect on February 10, 2025. Please make sure that you are ready for your upgraded experience by following these steps.



Step-by-Step Guide

1

Mark your calendar. Our upgrade will begin on **Feb. 6** for online bill pay and for web and mobile banking activity.

These services will be unavailable at this time. Check the Upgrade Timeline and look for email reminders from us prior to these dates.

2

Review contact information. [Log in to Digital Banking and review your email and phone number.](#) You will need this email address to access the new Digital Banking platform and mobile app on **Monday, February 10, 2025.**

3

Schedule bill payments in advance. Bill payments scheduled before **Thursday, Feb. 6** will be processed through the transition period. Please closely monitor all bill payments before and after the upgrade.

4

Print eStatements. Online history, including transaction reports and eStatements, will be unavailable beginning on **Feb. 6 at 5 p.m. CT.** If you need access to eStatements, please download them before **Feb. 6.**

Past statements will be available again in April 2025.

5

Confirm your settings. Once you have accessed the upgraded Digital Banking platform on **Feb. 10**, confirm that your account and bill pay settings have transferred.



Upgrade Day: Follow these steps to gain access to Digital Banking on Feb. 10, 2025

Current Digital Banking users, please follow the steps below:

1. Visit ffbk.com, click “Login”, and select “Digital Banking.”
2. Enter your current username and click “Continue.”
3. You will be directed to the login page. Enter the last 4 digits of your Social Security Number.
4. Enter the verification code and follow the prompts to:
 - a. Set up a new password
 - b. Review the terms and conditions
5. You can now explore First Federal’s upgraded Digital Banking platform!

To access your account on the mobile app:

On **February 6 at 5 p.m. CT**, the First Federal Bank of Kansas City mobile app will no longer be available. On **February 10**, you can uninstall the current app and download the new mobile app.



Apple users can download the new app at ffbk.com/apple.

Android users can download the new app at ffbk.com/android.



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