

Your Consent To Do Business Electronically (the eDisclosure Agreement)

INTRODUCTION

This E-SIGN Consent Agreement allows us to provide you with electronic versions of important notices and documents associated with opening and/or maintaining an account at First Federal. Certain laws and regulations require us to provide notices and disclosures to you in writing; with your consent, the E-SIGN Act allows us to provide these documents to you electronically.

DEFINITIONS

The words "we," "our," and "us" mean First Federal, affiliates, successors, and assigns.

The words "you" and "your" mean each applicant, account owner and anyone else with access to the account.

"Account" means any deposit account, loan account or agreement, account access devices or any financial product or services.

"Documents" means any change notices, terms and conditions documents associated with any Accounts held by You.

"Statements" means periodic account statements that we are required to provide you under applicable Federal and State statutes and their implementing regulations, as amended from time to time.

"eStatements" means periodic account statements delivered by electronic means that we are required to provide you under applicable Federal and State statutes and their implementing regulations, as amended from time to time.

"E-Mail Date" means the date your eStatement is delivered via e-mail to the e-mail address you provided.

"Access Device" means any electronic device you use to access your account and view electronic documents. This includes, but is not limited to: a traditional computer such as a desktop or laptop computer; or a mobile device such as a tablet computer or a smartphone.

"Agreement" means this E-SIGN Consent Agreement

"EDisclosures" means required documents provided to you electronically.

SCOPE OF THIS AGREEMENT

This Agreement applies to all initial disclosures, statements, notices, and terms and conditions relating to opening an account or opening future accounts at First Federal. This Agreement also applies to all subsequent disclosures, statements, notices, and terms and conditions related to maintaining this account or subsequent accounts until consent has been withdrawn by you. Your consent does not mean that we must provide documents electronically but instead that we may deliver some or all of those documents electronically.

The account for which you are applying involves various disclosures, records, and documents, including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Agreements, Statements, and/or eDisclosures from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Agreements and/or eDisclosures electronically, rather than on paper.

Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically.

YOUR CONSENT

- Your consent to participate in this transaction electronically will apply to all Agreements, Statements, Documents and/or eDisclosures for the applicable account for which You are applying. If You provide Your consent by clicking the "I agree" button at the bottom of the page, We will conduct this transaction electronically instead of providing You with the Agreements, Statements, Documents and/or disclosures in paper form.
- If a Document related to Your account is not available in electronic form, a paper copy will be provided to You free of charge. Copies of periodic Statements may include a fee, please review our current fee schedule carefully for current information.
- Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Agreements, Statements, Documents and/or Disclosures will be mailed to You. You will not be required to pay a fee for receiving paper copies of the Agreements, Documents and/or Disclosures.

WITHDRAWAL OF CONSENT

- You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive electronic Agreements, Documents and/or Disclosures, We will provide You with the account documents in paper form.
- If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by clicking on the "I do not agree" button, or by notifying Us either by phone, secure chat, mail:
Phone: 800-800-1577
Email: askus@ourfirstfed.com or by secure chat at <http://ourfirstfed.com>
Address: PO Box 351 105 W 8th St, Port Angeles, WA 98362
- If You originally consent to receive eDisclosures, but later withdraw Your consent
You will not be required to pay a fee for withdrawing consent and receiving paper copies of any Agreements

and/or disclosures.

- You understand that if you decide that you would like to receive printed Statements in the mail instead of electronically, there may be a fee to receive your periodic Statements in paper form, please carefully review our fee schedule and your account disclosures for current fee information.

OBTAINING PAPER COPIES

- After Your consent is given, You may request from Us paper copies of Your Account Agreements and or any Disclosures in paper form. Please send this request to Us by phone, mail or secure chat:
Phone: 800-800-1577
Email: askus@ourfirstfed.com or by secure chat at www.ourfirstfed.com
Address: PO Box 351 105 W 8th St, Port Angeles, WA 98362
- If You request paper copies of your Account Agreements and/or Disclosures, You will not be required to pay a fee.
- If You request paper copies of your periodic Statements, there may be a fee, please review Our current fee schedule for current information.

SYSTEM REQUIREMENTS

- In order to receive electronic Agreements, eDisclosures and/or Documents, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your documents for Your records. To download a free copy of Adobe Acrobat Reader, please go to <http://www.adobe.com>.
- We recommend Internet Explorer 6.0 or higher or Firefox 3 or higher.
- If the software or hardware requirements change in the future, and You are unable to continue receiving eDisclosures, paper copies of required documents will be mailed to You once You notify Us that You are no longer able to access the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify You before such requirements change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

SECURITY

- You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your Statements for each of your First Federal accounts as soon as you receive/access it. You agree to protect the confidentiality of Your account and account number, and your user ID and password. You understand that your user ID and password by itself or together with information related to your account, may allow unauthorized access to your account. Data transferred via eStatements is not encrypted. You acknowledge that the internet is inherently insecure and that all data transfers, including electronic mail, occur openly in the internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing the internet or email transmitted to and from us, will not be monitored or read by others.

PASSWORD SECURITY

- For security reasons, we will require the use of an individualized password to gain access to your First Federal Statements. If you incorrectly enter your password three times, you will be prevented from access to eStatements. If you are prevented access due to an incorrect password, please contact us at 800-800-1577.
- Your logon password is confidential information and should be known only to you. First Federal will not, for any reason ask for you logon password. If anyone contacts you and requests this information, contact us immediately. You are responsible for keeping your logon password confidential.

PERIODIC STATEMENTS

- By enrolling to receive eStatements, you will not receive a separate printed and mailed statement. Your eStatement will be dated the day of the e-mail notifying you of the availability of you eStatement (the "E-mail Date"). You must promptly access/review your eStatements and any accompanying items and notify us within the applicable time period specified in your Account Agreement and Disclosure of an error, unauthorized signature, and lack of signature, alteration or other irregularity. If you allow someone else to access/review your statement, you are still fully responsible to access/review the statements for any errors, unauthorized signatures, and lack of signatures, alterations or other irregularities. Any applicable time periods within which you must notify us of any errors on your account statements(s) shall begin on the E-mail Date regardless of when you receive and/or open the eStatements.

ESTATEMENT PROCEDURES

- You will receive an e-mail shortly after the end of each statement period (not all accounts generate monthly statements) with your eStatements. You may link to the Bank's Statement site by clicking on the link in the e-mail. Clicking this link will take you to the logon page for eStatements. You will then enter your user ID and password to view your eStatements.

HOW WE CAN REACH YOU

- You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can notify Us by phone, secure chat, mail, or by visiting one of our branch locations.
Phone: 800-800-1577
Email: askus@ourfirstfed.com or by secure chat at www.ourfirstfed.com
Address: PO Box 351 105 W 8th St, Port Angeles, WA 98362
- We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

Please click the "I agree" button at the bottom of the page to consent to do business electronically and to view the Agreement, Statements, Documents and/or eDisclosures electronically