

Checking Account Guide



 EQUAL HOUSING LENDER • MEMBER FDIC

Welcome to a better way to bank.

Congratulations on your new First Federal Lakewood checking account! We're so glad you're here.

By choosing to bank with a mutual bank, you chose to join thousands of people just like you who care about helping our community thrive. Now your deposit dollars will be reinvested close to home, and you'll be helping to support economic growth in the neighborhoods where we all live and work.

Plus, your new checking account comes with powerful tools designed to help you succeed and make your transition smooth and stress-free!

In this guide, we'll cover:

- **Updating your Direct Deposit with ClickSWITCH:** This service allows you to easily switch important services like your direct deposit to your new bank account in just a few clicks!
- **New Checking Account Activation Checklist:** Let's make sure you're maximizing all the features that will help you get the most out of your account and make managing your money easy.
- **Expert Financial Advice:** Access valuable resources, tools, and advice to help you set yourself up for success.

Let's get started!



Account Activation Checklist

Now that your checking account is open, make sure you're taking advantage of these great services!

I have:

- Enrolled in Online and Mobile Banking*
- Downloaded the Mobile App
 - 
APPLE STORE
 - 
GOOGLE PLAY
- Changed my Direct Deposits and Automatic Payments quickly, easily, and securely with ClickSWITCH
- Added my debit card information to CardSwap to update my recurring online payments and subscriptions without needing to log into each service
- Added my debit card to my digital wallet (Apple Pay, Samsung Pay and Google Pay all available)
- Signed up for eStatements
- Used Online Chat to chat directly with a team member about my new digital banking products and get instant support when I have questions
- Checked Credit Expert powered by SavvyMoney to monitor my credit score and expand my financial knowledge
- Enabled account activity alerts to catch potential fraud more quickly
- Set up MyCards debit card management tool so I can easily turn my card on/off, restrict where my card can be used, set up usage alerts, and more
- Found my nearest MoneyPass® ATM by visiting moneypass.com or FFL.bank/locations (did you know there are approximately 40,000 nationwide?)
- Set up Bill Pay
- Connected all my financial accounts, from my bank to my investments to my credit cards, with the Personal Finance Manager tool to get my full financial picture

Update your Direct Deposit with ClickSWITCH

ClickSWITCH makes updating your direct deposit a breeze! No more contacting HR or your employer — now you can take care of everything in just a few clicks.

We'll walk you through how to quickly and securely switch your employer, payment provider or government service direct deposits from your previous financial institution account to your new First Federal Lakewood checking account.

ClickSWITCH removes the hassle of contacting all of your billers and depositors to inform them of your new account information. Simply input your payment and direct deposit information into ClickSWITCH's secure system, submit the switch, and they'll do the rest.

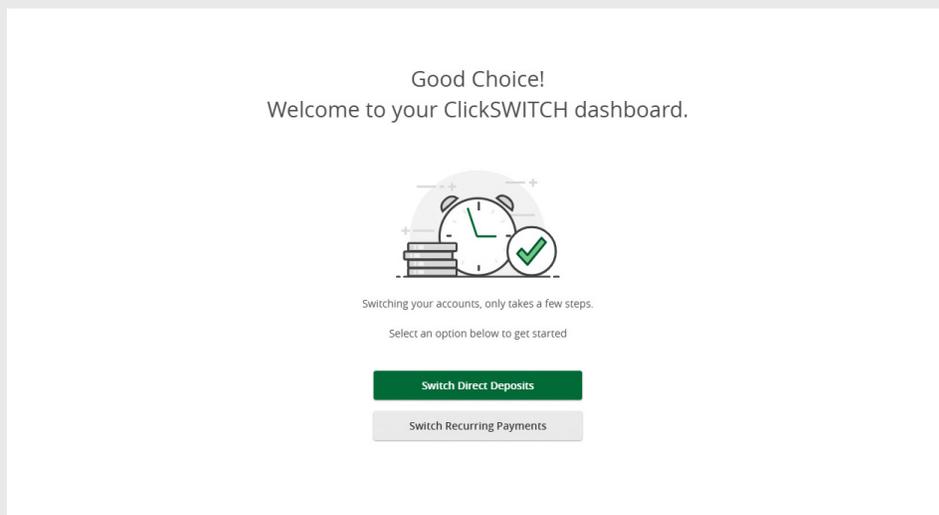
1

Create or log in to your online or mobile banking account

2

Go to Account Services in the top navigation bar, then click on Update Direct Deposit.

Click the Start Switch button if this is your first switch or the Switch a direct deposit button if you are creating an additional switch.



3

Search for and select your depositor and click the Continue button.

← Back

Switch direct deposit

[Learn more about direct deposit.](#)

1 — 2 — 3 — 4 — 5

Select payer Select account(s) Confirm information Verify with payer Confirm completion

Who pays you?

Continue

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Select the accounts that should receive the deposit.
(Optional) Click the Split deposit button to split a deposit. If not splitting your deposit, select your account and click the Continue button.

← Back

Switch direct deposit

[Learn more about direct deposit.](#)

1 — 2 — 3 — 4 — 5

Select payer Select account(s) Confirm information Verify with payer Confirm completion

Which account should receive this deposit?

- Thrive Basic Checking
Checking *1212
- Thrive Savings
Savings *3434
- Thrive Joint Checking
Checking *5656

Split deposit Continue

5

Confirm your direct deposit information and click continue.

The screenshot shows a web interface for switching direct deposit. At the top left is a 'Back' link. The main heading is 'Switch direct deposit' with a sub-link 'Learn more about direct deposit.' Below this is a progress indicator with five steps: 1. Select payer, 2. Select account(s), 3. Confirm information (highlighted in green), 4. Verify with payer, and 5. Confirm completion. A message states: 'Verify your direct deposit information. You will be unable to make changes after selecting Continue.' Under 'Send deposits from:', there is a selection for 'City of Napa, CA'. Under 'To account(s):', there is a selection for 'Thrive Basic Checking' with subtext 'Checking *1212' and 'Distribution: 100%'. At the bottom right are two buttons: 'Update information' and 'Continue'.

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Log into your account to complete your switch. If you can't log into your account, click the "Try a different verification method" button to download a pdf to send to the payroll department. Check the box next to "I have completed the instructions above."

The screenshot shows a login screen for 'Waste Connections'. It features a 'Back' link at the top left. The heading is 'Switch direct deposit' with a sub-link 'Learn more about direct deposit.' Below this is a progress indicator with five steps: 1. Select payer, 2. Select account(s), 3. Confirm information, 4. Verify with payer (highlighted in green), and 5. Confirm completion. A message states: 'To complete an instant direct deposit switch, provide your login credentials for Waste Connections below. Your information will be encrypted and secure.' The main section is titled 'Waste Connections' and 'LOG IN'. It contains two input fields: 'Email' and 'Password'. The 'Password' field has a 'Show' button next to it. At the bottom are two buttons: 'Try a different verification method' and 'Continue'. A footer note says 'Your progress is saved. View request information.'

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You're all set!

Your direct deposit switch request has started



It may take up to 2 days for your payer to receive your request. More information may be required from you during this time.

Contact your payer if you wish to cancel this request.

[View switch status](#)

[See all direct deposit switches](#)

[Switch another direct deposit](#)

Frequently Asked Questions

ClickSWITCH

Is ClickSWITCH secure?

Yes. ClickSWITCH uses the latest in online encryption protection to gather and store your switch information. Additionally, our facilities adhere to the highest industry standards with regard to the security of your personal information.

What do I need to start my switch?

You'll need to gather all of your automatic payment and direct deposit information to get your switches started. A previous statement is a great source of information for the automatic payments and direct deposits tied to an account.

How long will it take for me to submit a switch request?

Submitting a switch typically takes less than 90 seconds.

How long will it take for my switch to be complete?

Once a company receives the form, automatic payment and direct deposit switches typically take 1-2 pay cycles. Since the time frame depends on the company receiving the switch request, it's always a good idea to review your switch status page for the most current information regarding each switch and to continue monitoring your accounts. Timing for each switch can vary depending on the type of payment or deposit, the biller or depositor and the method needed to switch the payment or deposit.

Do I need to call my billers and depositors to confirm the switch?

We display the status for each automatic payment or direct deposit on the home screen under the button titled "View Existing Switches". If a switch shows as "Completed" there's no need to contact the biller or depositor. For switches that are marked as "Mailed" for more than 15 business days, you may want to contact the biller or depositor to confirm the status and see if the company needs additional information.

How do I know if my payment or deposit has been switched?

The easiest way to check the status of a switch is to look at the "Status" column of your ClickSWITCH account. Switches that have been completed and confirmed by your biller or depositor will display a "Completed" status. Switches that are still in process will display a "Mailed" status.

For switches that have a mailed status for 15 days or more, we recommend contacting the company to confirm the switch is completed or check your account.

When is it safe to move/remove funds from my prior account?

We recommend keeping enough money in your old account to cover each payment until the switch status is "Completed." This is especially important for any payments that might be due during the 14 days after you initiate a switch.

A healthy financial future starts here

That's why we're proud to provide you with valuable resources, tools, and advice you need to set yourself up for success! Discover expert guidance and advice on budgeting, home purchasing and ownership, saving for college and retirement, small business management, personal finances, and much more.

Visit any of the links below for more guidance:



Learning Center



Banking



*Home
Ownership*



*Financial
Planning*



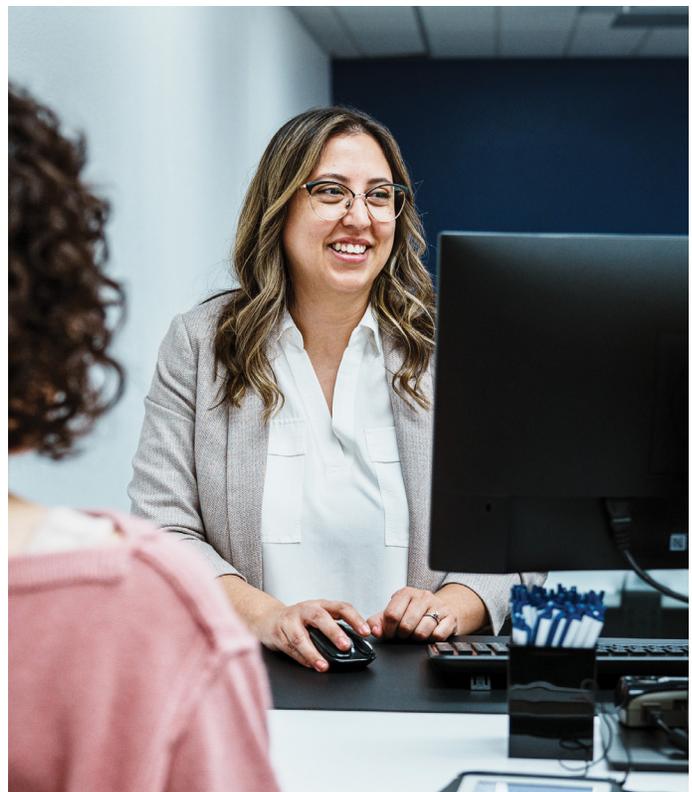
Calculators

Have questions about your new checking account or getting started? We're here to help!

Just chat with us on [FFL.bank](https://www.ffl.bank), call (216) 529-2700, email info@ffl.net, or stop by a **branch** any time.

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're a mutual bank. And we've been deeply committed to the communities we serve for over 90 years.





FFL.bank

*Message and data rates may apply.

