

Will the log in process for Online Banking and the Mobile App change?

Yes. On Monday March 15th - the first time you log into our updated Online Banking System, you can either login from a desktop computer or just use our upgraded Mobile App. Please see our system upgrade webpage first time login guides for previous Online Banking users, new Online Banking users, and Mobile App enrollment. There are different login steps depending on how you will be logging in for the first time or if you are enrolling for the first time.

How will I login to your updated Online Banking System if I'm not a new member and previously had First Financial Online Banking?

- All existing Online Banking users will need to login to the new Online Banking System beginning after 9am EST on March 15th with their current Online Banking User ID and enter the last 6 digits of your Social Security Number as your temporary first time login password. **If you are a Business Account, you will be entering the last 6 digits of your Business Tax ID (TIN).*
- You will need to review and accept our Online Banking Terms & Conditions.
- The system will then have you enter the last 6 digits as your current password again, and ask you to create a new password. The new password must have a minimum of 9 characters and include at least 1 uppercase letter, 1 lowercase letter, 1 number, and 1 special character.
- Next, you will be asked to setup 5 security questions.
- You will then either receive a verification text message or phone call. You'll need to choose which option you prefer, give the verification option a nickname, and select Save.
- Enter the verification code you receive.
- Enter a daytime phone number where you would like to receive alerts.
- You're now ready to start using the new Online Banking System!

I am a new member. How do I enroll for Online Banking?

To enroll in Online Banking, for the first time:

- Visit firstffcu.com, go to the top left hand side of the page, and click on the Online Banking login box. Click on the link for Enroll here.
- You will be brought to a new webpage to Enroll in Online Banking.
- You will need to enter your Member ID number, Social Security Number, Date of birth, Zip code and check the box that says "I am not a robot." **Business Accounts would enter their Tax ID number (TIN) in the Social Security Number field, Business formation date in the date of birth field, and zip code of where the business is located.*
- Click on the Enroll button.
- You will then need to accept our Online Banking Terms & Conditions.
- Next, you will create your User ID (can be between 6-32 characters, letters/numbers/special characters are allowed, although spaces are not allowed in a User ID), and Password (must have a minimum of 9 characters and include at least 1 uppercase letter, 1 lowercase letter, 1 number, and 1 special character) and click Enroll.
- You will login with your new User ID and Password.
- After that you'll need to setup 5 security questions.
- You are now finished and ready to use Online Banking!

How do I reset my password for Online Banking?

Once logged in, click on the settings tab at the very top right of the new Online Banking. Then click on the + symbol next to Profile. Click on Password, answer the security question that appears, then enter your current password and your new password and click save.

You can also reset your password at the initial Online Banking login page by clicking on Forgot Password? And then entering your User ID. You will then need to answer 3 security questions correctly to change your password.

Is there a fee for Online Banking? Online Banking is a free service for our members.

Will Online Banking look the same? We've improved the look and feel of Online Banking. You'll notice a responsive design, tailored to the device you are using and more functionality right from your new Online Banking homepage.

Will Online Banking still have the same functionality? It will have great features and even some new ones, including live chat available within Online Banking and our Mobile App (available as of mid-April 2021), added security features, external transfers to other bank accounts anywhere in the U.S., account alerts, and spending reports that show monthly expenses and where your money is going to help you keep track. Plus, the same great features you already know and love, now upgraded: Member to Member Transfers, Online Bill Pay, Check Ordering, Instant Balance, and 1 Click Remote Deposit Capture.

What about any recurring transfers I've scheduled past March 15th?

Recurring transfers previously setup within your same account number (transfers to your other First Financial savings or checking accounts, or to a First Financial loan) will transfer over into the new system. Unfortunately, recurring external transfers that were scheduled using the Pay Other People (Pop Money) Service or that were previously setup to go to other financial institutions will need to be setup again in the new Online Banking system on March 15th.

What if I'm a Bill Pay user and I have already pre-scheduled my bills to go out after March 12th?

Online Bill Pay will not be affected – if you have any pre-scheduled bills going out after March 12th when the previous version of Online Banking is not accessible, they will remain as you have scheduled them and your bills will still get paid online. You will not need to setup your billers in Bill Pay, they will automatically transfer over.

What if I had previously scheduled external transfers setup through your former Online Bill Pay?

Former external transfers that were originally setup in Bill Pay under the Transfer Money tab, will not automatically transfer over within our new Online Banking System. These external transfers will need to be setup again within the new system under the Transfers tab, and then on the right under Services, and by clicking on the External Account Transfer link. You will then need to add your other financial institutions by routing number. Please note, you must be listed as a primary account holder in order to add an external account. First time transfers will require two small trial deposits to be verified by the user.

What about my phone and email alerts? Will those automatically transfer?

No, you'll want to set up account alerts by going to the settings tab at the very top right of the new Online Banking. Then click on the + symbol next to Security and Alerts. Click on Alerts, then select your alert type and check off how you'd like each alert sent to you (email, text, or both). You can also setup alerts on your Online Banking homepage under Account Details for each of your accounts. To do this,

click on the account in which you'd like to setup an alert on, then click on Create Alert where you see the bell symbol and it will take you through the same process as listed above.

Will my account number, Debit Card or PIN change after March 15th?

No, your account numbers, Debit Cards and PINs will not change. This transition only pertains to Online and Mobile Banking.

Who do I call if I have questions?

Our Member Service Center is available at 732.312.1500, Monday-Friday from 9am to 5:30pm, and Saturday from 9am to 12:30pm.

We have setup a temporary Call Center for Online Banking Login Assistance only, which can be reached at 833-658-0295.

For Bill Pay assistance call 855.712.0499 (7am EST - 1am EST, 7 days a week)

You can also navigate to the Contact Us tab, which appears at the top right of firstffcu.com for other important phone numbers.

How will Live Chat work?

Live Chat will be available by mid-April 2021, and will not be available right away upon launch. Once logged into our new Online Banking, click on the Chat link at the very top right. A new window will open and you will select continue to bring you into the Online Chat feature. Enter your question and you will be assisted by a representative as soon as possible. Live Chat is available during First Financial regular business hours only. Live Chat will also be available within our updated Mobile App.

Will the list of supported browsers change?

Yes, below is a list of supported browsers.

Windows 7

- Internet Explorer 10 and above
- Chrome - Current Stable Version
- Firefox - Current Stable Version

Internet Explorer 9 will allow you to use all major features, but may have problems displaying some screen elements.

Mac OS X 10.8 (Mountain Lion)

- Safari 6.2
- Chrome - Current Stable Version

Mac OS X 10.7 (Lion) with Safari 6.1.6 will allow you to use all major features, but may have problems displaying some screen elements.

Do I need to do anything if I have direct deposits set up?

No, your routing and account numbers won't change - so your direct deposits will not change.

What if I am a Quicken user?

You will need to disconnect the previous connection to Quicken you used within our previous system, and reconnect Quicken to our new Online Banking. Visit our system upgrade webpage at <https://www.firstffcu.com/system-upgrade.htm> and follow the steps for the version of Quicken you are using. There is also a video tutorial on the same page for how to deactivate your previous Quicken connection. **You will want to make sure you deactivate the previous connection to Quicken; failure to do so may result in duplicate transactions within our new Online Banking.*

OTHER IMPORTANT INFORMATION:

Bill Pay access will not be available starting at 9pm EST on Thursday, March 11th. Online Banking and our Mobile App will not be accessible starting at 9am EST on Friday, March 12th through the weekend. You will not be able to login to our new Online Banking System until after 9am EST on Monday, March 15th.

We will also not be accepting any new Online Banking or Bill Pay enrollments as of Wednesday, March 10th. You should be able to enroll in Bill Pay as a new user at approximately 9am EST on March 15th after you have completed the new Online Banking enrollment and first time login process.

Thank you for Thinking First and for your patience during our system upgrade!