

Safeguarding Your Information

At **First Farmers National Bank**, the security of customer information is a priority. We are strongly committed to the safety and confidentiality of your records. Every day, unscrupulous individuals are busy developing new scams targeting the unsuspecting public. One of the best ways to avoid fraud is to become an educated consumer.

- Watch out for copycat Web sites that deliberately use a name or Web address very similar to, but not the same as the real one. The intent is to lure you into clicking through to their Web site and giving out your personal information, such as a bank account number, credit card number or Online Banking login information.
- Always use your pre-established links to access Web sites and avoid clicking on links in unsolicited e-mails. If you ever receive a suspicious e-mail representing itself as **First Farmers National Bank**, please forward the message in its entirety to **service@ffnbank.com**
- Ensure that your own personal computer has updated anti-virus and firewall protections. Apply security patches for all of your programs and operating systems regularly.
- Passwords should be unique to you and changed regularly. Do not use birthdays or other numbers or words that may be easy for others to guess. Never write down your password or give it to another person.
- Monitor your account activity frequently using our free Online Banking services.
- Set up free Security and Balance Alerts through Online Banking to be notified via phone, e-mail and/or SMS text message when there is login activity or changes in your expected balance.
- Set up a personalized Phishing Phrase for your Online Banking so that you always know when you are on our secure Web site.
- Activate security messages, email or text messaging. Multiple options are available on our site. These include but not limited to, failed login attempt, password change, transaction of a certain amount was processed.
- Use unique sign on credentials that are not the same as what you use for any other online activity. Consider especially any social media that you use. Do not use the same logins for social media or any other online service.
- Consider the controls you have set up on your computer. Install and keep your antivirus software updated. Who has access to your computer? Do you make use of sign on security for your computer? Do you have a wireless network where your computer is located? If so make sure that you have access security to your wireless network running.

IF you have questions on any of these suggestions please let us know. We will be glad to assist in any way that we can.

Please keep in mind that we will never ask for or email you requesting your online banking password. We may on occasion call to verify other information regarding your online activity should we see something of concern in your login patterns. If you plan to travel and use your Online Banking or debit card, it is very helpful to call us in advance to avoid your account being temporarily disabled for security purposes.

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

For personal accounts, limitations on your liability for unauthorized electronic funds transfers and other electronic errors that are covered by Regulation E are explained in the EFT Disclosure Statement your account opening documents and on our links page, see the EFT Disclosure. However, if you use online services for any business activity, you assume all risk of loss for unauthorized transfers and payments, and you must establish your own internal security procedures for employees you authorize to prevent all unauthorized use by other employees or persons.

Here are Specific protections and liabilities for consumer transactions using our Internet Banking program.

To access our Internet Banking service, you must use the login ID you selected. This ID is created for you and if it fails to meet the requirements we will provide you with an alternative login ID. You must also use the temporary password that we provide to you. Once you successfully login you will be required to create a new password and any successive logins will require the new password. Be careful to follow the password rules that are displayed on screen.

Do not provide your login information to anyone. We will never call, email, or write you asking for this information any attempt to do so should be considered fraudulent. If you provide this information to anyone they may be able to access your account information, change your account information and also remove funds from your accounts.

In regard to payments or transfers, you must have sufficient funds in any account in order to make a payment or transfer funds. You also agree to the terms and conditions of your deposit account that you received when you opened your account. If you need a copy of this information you may contact us and we will provide the information to you.

Statements

We do not provide electronic versions of your statements at this time. Your statements are mailed to the address we have on record either monthly or quarterly depending on your account type. Account activity to include your deposits and debits are listed with your account online.

If you believe there is an error with any transaction listed or in your statement please notify us immediately. If you change your address please notify us as soon as possible. You may send that information to us online securely by selecting the Contact Us page. If you do this we will contact you to verify the change. Otherwise you may call us to report any change of address.

Unauthorized Transactions or Loss or Theft of your Internet Banking Login Information.

If you believe that someone has used your login information without permission or changed your login information, call us immediately at 580-228-2326 during our normal business hours. You may also email us at service@ffnbank.com or write us at First Farmers National Bank, P.O. Box 329, Waurika OK. 73573.

Contacting us by phone is the best way of reducing any fraudulent activity. Email or any request we receive by mail will be responded to as soon as we receive the information. If you email information to us please do not include anything about your login information or your account information. Email is not secure and you should only include your name and a brief description of your concern. No personal financial information should be included in any email.

Terminations

You may terminate your online banking agreement at any time. You may do so by phone at 580-228-2326 during business hours or by writing us at First Farmers National Bank, P.O. Box 329, Waurika OK 73573. IF you terminate your online banking agreement, you authorize us to continue making any transfers you have created online until such time that we have had a reasonable opportunity to cancel you online account. Once we have acted on your request to terminate we will make no further transfers or payments that you may have created and authorized online. Note that any online payments or transfers

you have authorized outside of our online banking program will continue as long as you continue to maintain an account with us.

You may also terminate access to your account that you have authorized for someone else as long as you have authority to do so. You may contact us in the same way as listed above. Terminating another persons access may require us to close your online banking access and create new credentials for you.

Responsibility of Activity on your account

You are responsible for all transfers you authorize using the Internet Banking services under this agreement. If you permit other persons to use your Internet Banking login information, you are responsible for any transactions they authorize or conduct on any account. If there is activity on the account that you did not authorize, contact us immediately at 580-228-2326.

If your statement shows unauthorized activity, tell us immediately. If you do not tell us within sixty (60) days of the mailing date of your statement, you may be liable for the full amount of the loss if we can prove that we could have prevented the unauthorized transactions if you had told us in time. Should some emergency such as extended travel or hospitalization prevent you from contacting us, a reasonable extension of time will be allowed.

Limitation of Liability for Internet Banking Services

If we do not complete a transfer to or from your consumer account on time or in the correct amount according to our agreement with you, we will be liable. Our sole responsibility for an error in a transfer will be to correct the error immediately. You agree that neither we nor the service providers shall be responsible for any loss, property damage or loss. Whether caused by the equipment, software, First Farmers National Bank, or by Online browser providers, or by Internet access providers or by online service providers or by an agent or subcontractor of any of the foregoing. Neither we nor the service providers will be responsible for any direct, indirect, special or consequential economic or other damages arising in anyway out of the installation, download, use, or maintenance of the equipment, software, First Farmers National Bank Internet Banking services or Internet Browser or access software. In this regard, although we have taken measures to provide security for communications from you to us via our Internet Banking service and may have referred to such communication as "secured", we cannot and do not provide any warranty or guarantee of such security. In states that do not allow the exclusions or limitation of such damages, our liability is limited to the extent permitted by applicable law..

Additionally First Farmers National Bank will not be liable for the following:

- 1) If, through no fault of ours, you do not have enough money in your account to complete a transaction, your account is inactive or closed, or the transaction amount would exceed any established credit limit if applicable.
- 2) If you fail to follow applicable computer, internet, First Farmers National Bank or online service providers to include bill pay service providers instructions for making transfers or bill payments.
- 3) Computer, communication channel or Internet Banking service fails or malfunctions and should have been apparent when you attempted such transactions.
- 4) If, through no fault of ours, a bill payment or funds transfer transaction does not reach a particular creditor and a fee, penalty, or interest is assessed against you.
- 5) If circumstances beyond our control such as fire, flood, telecommunications outages or strikes, equipment failures, power failures prevent the transaction.
- 6) If the funds in your account are subject to legal process or other claim, or if your account is frozen because of a delinquent loan, overdrawn account, or suspected fraud.
- 7) If the error was caused by a system beyond our control
- 8) If you have not given us complete, correct, or current information in order for us to properly process the transaction.

Billing Errors

In case of errors or questions about your Internet Banking transactions, telephone us at 580-228-2326 or write us at First Farmers National Bank, P.O. Box 329, Waurika OK 73573 as soon as possible. We must hear from you no later than 60 days after sent the first statement on which the problem appears.

- 1) Tell us your name and account number

2) Describe the transaction you are unsure about, including any other identifying information of the transaction(s). Explain as clearly as possible why you believe the transaction is an error, or why you need more information.

3) Tell us the dollar amount of any suspected error.

If you mail the information to us we will respond as soon as we receive the request from you and are able to identify the information you have requested. Please do not email this request to us as it may contain information that is considered confidential. Email is not a secure method of delivery and should not be used for such requests.

The following section applies to consumer accounts only.

If you tell us orally, we may require you to send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. For errors related to transactions occurring within thirty days after the first deposit to the account (new accounts), we will tell you the results of our investigation within 20 business days. If we need more time, however, we may take up to 45 days to investigate your complaint or question 90 calendar days for new account transaction errors, or errors involving transactions initiated outside the United States. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account. If we decide after our investigation that an error did not occur, we will contact you with an explanation of our findings within 3 business days after the conclusion of our investigation. If you request, we will provide you copies of documents, to the extent possible without violating any other members' rights to privacy, relied upon to conclude that the error did not occur.

Problems, Questions, Concerns, or Information

Contact us at 580-228-2326

We encourage you to review our Privacy link which can be found at the bottom of each page of our website at www.ffnbank.com. If at any time you have questions regarding security or possible fraud, please contact our customer service representatives at **580-228-2326** or via e-mail at service@ffnbank.com