

ELECTRONIC DISCLOSURES AND NOTICES CONSENT AGREEMENT	NAME/ADDRESS OF FINANCIAL INSTITUTION FIRST FEDERAL LAKEWOOD ATTENTION: SAVINGS SERVICE/ELECTRONIC BANKING 14806 DETROIT AVE LAKEWOOD OH 44107 216-221-7300
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The following provisions provide important disclosures that apply to your election to receive electronic records.

DEFINITIONS: In the provisions hereof, the terms "you" and "your" refer to the consumer, and the terms "we" and "us" refer to the financial institution ("Institution") listed above. Also, the use of "you" and "your" shall be construed in the singular and plural, as the text requires.

SCOPE AND DURATION: You have elected to receive all available disclosures, notices and other records ("records") from us in electronic form, until you close the account(s) or until such time the events described in Changing Your E-Mail Address or Withdrawal Of Consent provisions occur.

SYSTEM REQUIREMENTS: Below are the necessary hardware and software requirements you must have in order to receive and retrieve records electronically. We will notify you of any change in the hardware or software requirements needed for access to or retention of electronic records.

To receive an electronic copy of the disclosures, agreements, change notices, terms and conditions and any other documents you must have the following equipment and software.

- A personal computer or other device which is capable of accessing the Internet. If you are applying online, your access to this page verifies that your system/device meets these requirements.

- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft Internet Explorer 6.0 (available for downloading: <http://www.microsoft.com/windows/ie/dpwnloads/default.asp>) and your system or device must have 128-bit SSL encryption software. If you are applying online, your access to this page verifies that your browser and encryption software/device meets these requirements.

- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).

CONFIRMATION: By electing to have your records provided to you in an electronic form, you agree to confirm your ability to receive these records electronically by following any procedures specified by us, from time to time. When we notify you of any system changes, you must reconfirm your consent according to the instructions provided at the time, or withdraw your consent.

REQUESTING PAPER COPIES: You may request paper copies of your records. A fee of \$5.00 for each record requested may apply.

CHANGING YOUR E-MAIL ADDRESS: If you change your e-mail address or other contact information, you must provide us with your new e-mail address or other contact information. The change will not be effective until we receive it and have had a reasonable opportunity to act upon it. If you fail to provide us with this information and electronic records are returned undelivered, we may deliver account records and information to you in paper form.

WITHDRAWAL OF CONSENT: Any authorized signer, for the account(s) listed on this Consent Agreement, has the right to withdraw at any time the consent to have records provided in electronic form, either using the Withdrawal of Consent document (see www.ffl.net/disclosures) or in a written notification to First Federal Lakewood at 14806 Detroit Avenue Lakewood, OH 44107, Attn: Savings Service/Electronic Banking Dept. Your consent withdrawal will not be effective until we receive it and have had a reasonable opportunity to act upon it.

ACKNOWLEDGMENT: By accepting this Consent Agreement, you acknowledge that you have read and understood the above provisions, and request and authorize us to provide you with records indicated above in an electronic form.