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Other Offices Located at
Mt. Morris • Carmichaels
Washington • Taylorstown
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Fax (724) 627-5878

Dear Account Holder,

At First Federal Savings and Loan Association of Greene County, we are always looking for ways to enhance the banking experience for our valued customers. As part of our ongoing efforts to modernize and provide more convenient services, we are making an important change regarding our passbook accounts.

Effective **September 1, 2025**, we will phase out the use of physical passbooks for savings accounts and Individual Retirement Accounts (IRAs) and transition those accounts to statements. This change is necessitated by evolving technology that will soon make updating passbooks obsolete. We have been delaying this change for several years, but unfortunately, we now have no choice as our passbook printers will no longer function with Windows 11.

Switching to statements will allow for a more efficient and convenient way to keep track of your account activity while also aligning with industry standards. Instead of updating your passbook in person, you will now receive a printed statement outlining your transactions on a monthly or quarterly basis depending on your account type. There will be no other impact to your existing account.

What You Need to Do:

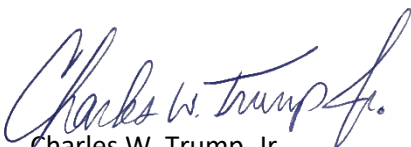
Account conversion will happen automatically; you do *not* need to contact us to make this switch. If your mailing address has recently changed, though, please visit any branch office to ensure your statement reaches you without delay.


This change also presents a great opportunity to enroll in eStatements, which are more environmentally friendly and more secure against fraud and identity theft. You can sign up for eStatements for any account you have with us, and with or without an Online Banking or mobile app login. For more information, contact a branch office, or visit <https://www.ffgc.bank/online-banking/> and scroll down to "eStatements."

Please keep in mind that this change is designed to streamline your banking experience and ensure faster, safer account management. While other financial institutions may be maintaining their passbook accounts, they are charging customers fees to continue to use them. We are providing this transition service at no charge to you. We would not be "*The People You Know, The People You Can Trust*" if we charged you fees to simply keep a passbook savings account.

Your friends at First Federal of Greene County are here to assist you through this process. If you have any questions or need any further clarification, please do not hesitate to reach out to us. We appreciate your understanding, and thank you for continuing to bank with us. We look forward to serving you with even greater convenience and reliability.

Sincerely,


Charles W. Trump, Jr.
President/CEO


Terry L. Clutter
Vice President/Treasurer



www.ffgc.bank
NMLS#458729

