

BUSINESS EXTRA

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Now could be the perfect time to use your equity to finance the things you've been dreaming of.

NEW! First Advantage Home Equity Line of Credit

Looking for ways to pay for large home improvement projects, supplement your children's college fund or manage medical expenses? Thanks to their lower interest rates and potential tax advantages, home equity line of credit can be an ideal way to finance big-ticket items.

But what is a home equity line of credit exactly? Home equity line of credits use your home as collateral. That can create a lot of borrowing power, since your home may be your largest asset. Home prices across the country have been rising recently, which may give you more equity to work with. Now could be the perfect time to use your equity to finance the things you've been dreaming of.

Also, since the line of credit is secured by your home, the interest is tax-deductible for most people*. Tax-deductibility can effectively make your borrowing costs even lower.

FIRST ADVANTAGE
First Bank's First Advantage Home Equity Line of Credit offers you a 5-year line of credit to use as you need it, when you need it. You can save money with interest only payments, and the interest is set at a fixed rate. At the end of 5 years, the HELOC converts to a 15-year loan, improving your cash flow as you pay the balance over the long term.

EXPERT GUIDANCE

Careful planning and review of your financial needs will help you determine which type of line of credit is better for you. Not sure where to start or looking for some expert advice? Our home equity and mortgage experts at First Bank are happy to answer your questions and help you understand your available options.

Are you ready to put a First Advantage Home Equity Line of Credit to work? Let our team of financial experts help you achieve your individual goals. Please visit your nearest First Bank branch or call **800-478-6101** to start the equity in your home working for you.

* Check with your tax advisor regarding tax deductibility in your situation.



FIRST BANK

The one who's here.

Stay vigilant

6 tips for protecting your credit and debit cards from fraud

After the Target credit and debit card breach this past winter, as well as breaches at other major retailers and hotels, consumers were reminded to be vigilant with their credit and debit card accounts, and to watch for fraudulent use. However, it's easy to forget that scammers may get their hands on your information months or even years following the initial breach.

Here are some tips to keep your credit and debit card accounts safe from foul play:

- 1. Report lost or stolen cards immediately.** Notify First Bank if you notice fraudulent charges on your First Bank debit card. For other accounts contact the issuing credit agency.
- 2. Memorize your Personal Identification Number (PIN).** Writing down your PIN leaves open the possibility of an unwanted person finding it.
- 3. Sign the back of your new card as soon as you receive it.** Destroy any old or unwanted cards so they cannot be used.
- 4. Use caution when giving your account number over the phone or online.** If using a credit card over the phone, be sure you are the one who made the call and the company you are giving it to is reputable. If shopping online, check that the site is secure. For unfamiliar websites, check other sites for customer satisfaction ratings and visit the Better Business Bureau, www.bbb.org, to look for complaints.
- 5. Check your monthly statement.** Open your monthly statement immediately and carefully look over listed items to verify the transactions. If something is wrong, contact your credit card company or bank immediately.
- 6. Use Online Banking to view recent transactions.** First Bank offers online banking that allows you to easily view transactions on your account between your monthly statements. Sign up today at www.FirstBankAK.com.

For more information or assistance regarding the use of online banking, please visit your local First Bank branch or contact our team of experts at 888-220-4446. They'll be happy to help you out.

