

SPRING 2015

# SIGNALS

NEW DIRECTIONS IN FINANCIAL SERVICES



**FIRST BANK**

*The one who's here.*



## First Bank Online Bill Pay Goodbye, paper. Hello, convenience!

If you are still writing paper checks, it's time to try out a newer payment option that is easier, faster and more secure.

First Bank's Online Bill Pay service lets you pay one-time and recurring bills to virtually anyone anywhere in the United States right from your computer or mobile device. With Online Bill Pay, you can also view your payment histories, and you can group payments into categories for easier money management.

Your online payments can be credited faster than a mailed check, so you don't have to worry about a late or missed payment that could affect your credit rating. You can use the calendar system in Online Bill Pay to schedule when you want a bill to be paid. And many vendors offer the option of having your bills sent directly to Bill Pay for easy viewing and payment.

You can sign up for email reminders when you receive a bill or when a bill is due. And you can sign up to have bills that occur each month, such as a mortgage or car payment, paid automatically from your account.

Contrary to popular opinion, many experts say that using a service such as Online Bill Pay is more secure than writing and mailing a check. So, Online Bill Pay may actually reduce your risk of fraud and identity theft. And your Bill Pay service is always easily accessible anytime through your First Bank Online Banking.

### Easy to set up and use

As a First Bank Online Banking customer, you automatically have access to Online Bill Pay by clicking on the "Pay Bills" tab. Feel free to call us at **(888) 220-4446** if you have any questions.

Visit our Online Banking and Bill Pay tutorials to learn more.



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# Mobile Banking safety tips

## Help ensure the security of your financial information

**M**obile banking is easy and convenient, allowing you to pay bills, check account balances and perform other banking tasks while on the go. The service also is very safe, since First Bank uses the highest level of security available to protect your online financial information.

In addition to the security measures First Bank utilizes, there are steps you can take to protect your financial information. The tips below can help:

### Practice prevention

- Download First Bank's app only from the authorized parties listed on our website at [www.firstbankak.com](http://www.firstbankak.com).
- Know and use the safety features of your device, such as password protection, so your information will be safe if you lose your device.
- Maintain up-to-date antivirus software from a reputable provider on your mobile device.
- Monitor your financial accounts. If you notice unusual or unauthorized activity, report it immediately.
- Link your mobile device to your account through Online Banking.

### Use your device responsibly

- Do not enable user ID and password auto-fill functions on mobile

devices. In addition, keep your passwords, security question and other sensitive information to yourself, and do not save it on your phone.

- Do not provide personal information in reply to unsolicited email, texts or pop-up windows, even if they appear to originate from a trusted source. PLEASE NOTE: First Bank will not ask for your account information over the SMS service.
- Use caution when accessing online banking via a mobile browser, as most don't display visual security clues that can detect a compromised site.
- Avoid conducting online banking transactions over a public wireless network, where others may be able to access your information.

**Remember:** If your device is lost or stolen, call First Bank right away at **(888) 220-4446**, and change your account login credentials from a computer.



Learn more about us at  
[www.FirstBankAK.com](http://www.FirstBankAK.com)

## Gimme some credit!

**Y**our credit score is more than just a snapshot of your financial history. It's an important indicator of your financial health. Financial institutions, lenders and many employers may consider your credit score when deciding if you are a good candidate for a loan, line of credit and even a job. Therefore, boosting your credit score can have positive and far-reaching effects.

Credit scores are calculated based on factors ranging from your history of paying bills on time to the amount of your credit card debt. Here are some simple tips for ensuring that your credit score is accurate:

- **Know your credit score.** Ask for a free copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com). Check your information carefully and report errors to the credit bureau.

- **Prioritize paying past-due accounts.** Payments that are more than 90 days past due are an especially big drag on your credit score.
- **Request an adjustment.** If you've had only one or two "slips" with a particular creditor, ask them to remove those late payments from your credit report.
- **Pay bills on time.** Establishing a steady history of making on-time regular payments, such as utility bills and rent payments, can help improve your credit score.

First Bank's Online Bill Pay can help ensure that your bills get paid on time every time. See the separate article on Page 1 for details.