

BUSINESS EXTRA

www.firstbankak.com • Fall 2011

First Bank Introduces Two New Interest Bearing Business Checking Accounts

On July 21, 2011, the FDIC changed their regulations that allowed banks to pay interest on all business checking accounts. In response, First Bank is offering two new interest bearing checking accounts to our business customers: Small Business Interest Checking and Business Interest Checking.

Our two new business checking accounts are similar to our two existing accounts (Small Business Checking and Business Checking). The main difference is that our two new accounts pay interest, but are not fully insured by the FDIC.

SMALL BUSINESS CHECKING

- For our smaller, less active accounts (less than 150 transactions or 100 checks per month)
- Low \$6.00 monthly fee
- Fully insured by the FDIC

SMALL BUSINESS INTEREST CHECKING NEW

- For our smaller, less active accounts (less than 150 transactions or 100 checks per month)
- Interest bearing account
- Low \$8.00 monthly fee
- Only insured by the FDIC to applicable limits

BUSINESS CHECKING

- For our larger, higher transaction businesses (150+ transactions and/or 100+ checks per month)

- Monthly fees based on analysis of account activity
- Earning allowance may offset service charges
- Fully insured by the FDIC

BUSINESS INTEREST CHECKING NEW

- For our larger, higher transaction businesses (150+ transactions and/or 100+ checks per month)
- Monthly fees based on analysis of account activity
- Earning allowance may offset service charges
- Only insured by the FDIC to applicable limits

For more information on these business checking accounts, please stop by one of our local branches or call **800-478-6101** today!

Businesses: We Have Money to Lend

Your business may be looking to get ahead of competitors by launching new products or services, or expanding payroll or production. First Bank has the flexible financing solutions your business needs to help it grow and succeed.

We have plenty of money to lend, and our business bankers take the time to understand your business. They can recommend credit options that meet your needs.

At the same time, they can explain the financial reports we need to see in order to make good lending decisions. Financial reporting has taken a more prominent role in credit-granting determinations recently, and we can provide some tips on how to make sure your reports present your business in the best light.

Take action today! Call First Bank at **800-478-6101** or visit www.FirstBankAK.com.



First City Homeless Services Receives \$3,000 Grant for Day Shelter

First City Homeless Services received a \$3,000 Community Development Grant from First Bank. The grant will go to fund their Day Shelter, which offers a warm, safe and dry place for Ketchikan's homeless, marginally housed and transient community.

First City Homeless Services is a local nonprofit organization that has been serving Ketchikan since Dec. 7, 2009. "We are very grateful for this grant. The summer months are busy with the influx of new people arriving in Ketchikan. Many will not have immediate access to housing or employment," stated John Baratki, Day Shelter Manager.

The Day Shelter assists clients in finding employment, temporary or permanent housing and getting them in touch with pertinent community resources. In addition, clients can shower, do laundry and/or play games with their families in a warm, safe place.

The Day Shelter operates solely on donations and grants, which cover program expenses, including rent, utilities, beverage and food items, office equipment and bus and laundry tokens. In 2010, the Day Shelter provided services to 99 individuals for more than 1,166 hours.

For more information, visit www.ktnfchs.org.



(left to right) First Bank's, Matt Hagan and Sheila Kleinschmidt present a check to FCHS Manager, John Baratki and FCHS Board Members, Evelyn Erbele and Jeanne Sande.



First Bank's Ashley Brashear and LeAnn Pickard haul boxes to be shipped overseas to deployed U.S. Soldiers.

Adopt a U.S. Soldier

First Bank, working with Adopt a U.S. Soldier, helped fill 24 large flat rate boxes at the Plaza Mall in Ketchikan that were sent to several units overseas in remote areas. Donations included hygiene items, treats and other items that are not available to our dedicated men and women. Also included in the boxes were colored pictures by the youth (and young at heart!) of the community. We had more than 100 postcards filled out with notes of thanks, encouragement and support that were mailed out to 20 different soldiers.