

# SIGNALS

NEW DIRECTIONS IN FINANCIAL SERVICES


**FIRST BANK**  
MEMBER FDIC


## Take your bank with you wherever you go — Introducing First Bank Mobile Banking

### GREAT RATES

Whether you are looking for competitive mortgage financing or a great return on your deposits, turn to First Bank.

For current rates on checking, savings and time deposit accounts, visit [www.firstbankak.com/home/rt/de](http://www.firstbankak.com/home/rt/de).

For current mortgage rates, visit [www.firstbankak.com/home/rt/mo](http://www.firstbankak.com/home/rt/mo).

You may also call or visit your local First Bank branch for rate information.

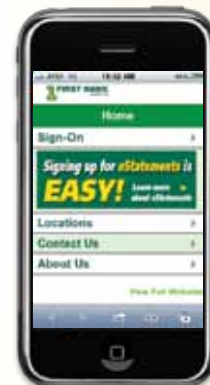
If you have an internet-enabled mobile phone, now you can do your banking anytime day or night — no matter where you are — with First Bank Mobile Banking. It lets you enjoy the same convenience as our PowerNet Online Banking service ... even when you're away from your computer.

With First Bank Mobile Banking you can:

- Check balances
- View account transactions
- Make transfers between your First Bank accounts
- Pay bills

In addition, you can get account information in seconds with First Bank's Text Banking. With a simple text message, you can access available balances and transaction information on your cell phone. You can check your account wherever you have cell reception!

To sign up or learn more about the convenience of Mobile Banking, call or visit your nearest First Bank branch today.



## SUPPORTING OUR COMMUNITY



First Bank's team raised \$3,035 for the March of Dimes March for Babies fundraiser in Ketchikan on April 16. The team was led by co-captains Daphne Schnur, Totem Branch Supervisor, and Sarah Griffin, Mortgage Originator.



First Bank participated in the Big Brother Big Sister's Bowl for Kids Sake which raised over \$22,923 in Ketchikan. First Bank's team included: (pictured from left) Jennifer Fulkerson, Olivia Escueta, Jason Kolano, Jesse Hobart and Ashley Brashear. (Not pictured is Aaron Manuel.)

# Keeping credit score: What you don't know can hurt you

**D**o you know your credit score? Ninety-eight percent of Americans don't according to a recent survey by the Consumer Federation.

Yet, your credit score is one of the most important numbers in your financial life. Lenders, landlords, insurance companies and even many employers use credit scoring to assess your financial responsibility. So having a low score may cost you an apartment, an insurance policy, a loan, a job or thousands of dollars in higher interest.

The first thing you should do is get a copy of your credit report. You may request your free credit report by visiting **[www.annualcreditreport.com](http://www.annualcreditreport.com)** or calling **1-877-322-8228**. Please note that you are entitled to one free credit report from

each of the three credit-reporting agencies (Equifax, Experian and TransUnion) annually.

While your annual credit reports are free, you will need to pay a fee to obtain your credit score. Be wary of websites that offer "free" credit scores because they may require you to sign up for potentially costly credit-monitoring services.

If you notice any errors in your credit report, contact the credit agency to have it fixed. Be skeptical of "credit repair" companies that over promise and over charge for services you can do yourself, such as contacting the credit agencies and correcting errors.

Two ways to ensure that you have a good credit score are to reduce your total debt and pay your bills on time. To help ensure timely bill payment, set up payment reminders and schedule recurring bills for automatic payments with **First Bank's PowerNet Online Banking** with **Bill Payment**.



First Bank can help you with your financial needs. We'll work with you to provide loans with the best possible interest rates and terms that fit your budget. Contact your nearest First Bank office or visit **[www.firstbankak.com](http://www.firstbankak.com)** today.

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

## Build an emergency fund for life's unexpected expenses

**A** job loss, an accident, an illness — your family's financial security can be shaken or even ruined by unforeseen events. However, according to a recent poll by Bankrate.com, only 39 percent of American families have adequate savings in an emergency fund.

Most experts say you should save enough to cover your fixed expenses for three to six months. If you don't have an emergency fund, here are some tips that can help you get started:

**Open a designated savings account now.** It's okay to start small. You can open a First Premium Savings account at First Bank with as little as \$100, then build your fund gradually by saving a little every month.

**Automate your savings.** Pay your savings like a monthly bill with an automatic transfer using PowerNet Online banking. Or, pay

yourself first with direct deposit from your paycheck into your emergency fund.

**Stash extra cash.** Put any tax refunds, bonuses, your Permanent Fund Dividend or other unexpected cash directly into your emergency fund.

**Turn debt into savings.** When you pay off a credit card or other debt, increase your regular savings by the amount you paid to eliminate your debt.

Talk to the savings experts at First Bank — or go to **[www.firstbankak.com](http://www.firstbankak.com)** — to learn more about savings plans that can help you build the financial security you need for life's emergencies.

