

FALL 2012

# SIGNALS

NEW DIRECTIONS IN FINANCIAL SERVICES



**FIRST BANK**  
MEMBER FDIC



## First Bank — A bank for today's on-the-go consumers

**W**ith today's personal, family and job demands, who has time to do their banking in person at the branch anymore? At First Bank, we understand the time constraints people are under. So we offer convenient, high-tech services that let you handle your important banking needs on your schedule. Here are some of our convenient services:

**Online Banking** — With Online Banking, you have 24-hour access to all your First Bank accounts anywhere you have a Web-enabled computer. Online Banking is securely encrypted and you can view balances and transaction histories, view check images, set up alerts, initiate stop payments, receive your monthly eStatement and more. Enrollment is free with any of our personal checking accounts at [www.firstbankak.com](http://www.firstbankak.com).

**Online Bill Pay** — Save time and postage with our Online Bill Pay. With just a few keystrokes, you can pay one-time bills or set up recurring payments from your First Bank checking account. Try Online Bill Pay at no charge for the first 90 days. Afterward, this service costs \$4.95 per month for up to 10 bill payments.

**Mobile Banking** — Most people have their mobile phone with them all the time. So this free, secure service\* lets you access your First Bank accounts anywhere and anytime from your mobile phone or device. We offer both complete browser-based mobile banking and text banking for quick access to account information. View balances, monitor account activities, make transfers, pay bills and more — all from your mobile phone.

**Telephone Banking** — If you don't have a computer or mobile phone, your bank accounts are still just a phone call away thanks to Easy Access Bank By Phone. This service is free to all First Bank customers and is available from any touchtone phone by calling **(907) 225-7090** or **(800) 764-2265**.

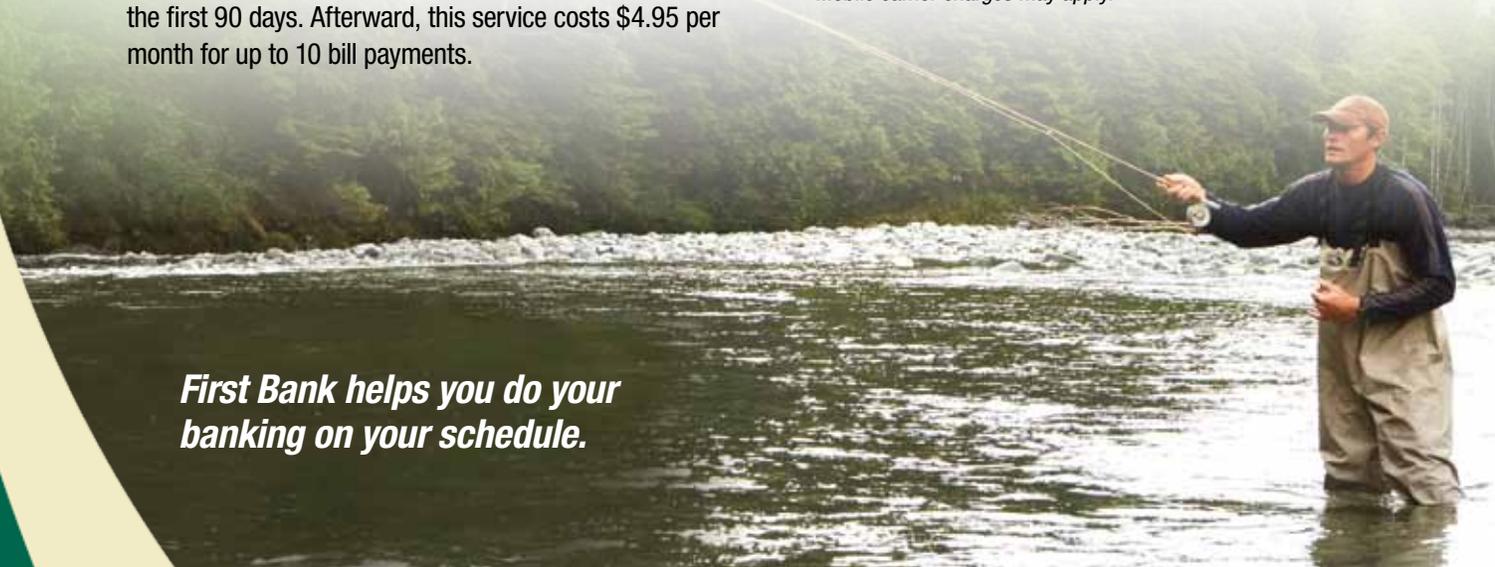
As a First Bank customer, you can bank on your own terms and schedule. Discover all of our convenient services. For more details or to enroll, visit [www.firstbankak.com](http://www.firstbankak.com) or call any First Bank branch.

*\*Mobile carrier charges may apply.*

*First Bank helps you do your  
banking on your schedule.*



EQUAL HOUSING  
LENDER



# Signs that your identity may have been stolen

**H**ere's the good news about identity theft: According to a survey by Javelin Strategy & Research, identity theft cases have decreased overall. However, the bad news is that this crime is costing consumers more time and money. And the longer a case is not detected, the more time the thief has to steal your money. Therefore, it is vital to know the early signs that your identity has been compromised:

- **Your credit card gets declined for unknown reasons or mystery charges start appearing on your credit or debit card statements.** If this happens, call the card's issuer immediately.
- **Merchandise you didn't order shows up at your home.** This could mean someone has accessed one of your online shopping accounts, but forgot to change the default shipping address.
- **Your monthly billing statement does not arrive.** This could mean someone has accessed your account and changed the billing address. Know when your statements are scheduled to arrive and call immediately if you don't receive them.

- **A debt collector calls you for a debt you know nothing about.** Don't ignore the call. Get as much information as possible about the purported debt and get it resolved.
- **Your credit score takes an unexpected dive.** You should check your credit regularly. You can request your free credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling (877) 322-8228.

To report any suspected fraud with your First Bank accounts, call (907) 228-4241 or (800) 478-6101. And to learn more about how to protect your identity and your finances, visit our website at [www.firstbankak.com](http://www.firstbankak.com) and click on the "Security" quick link on our home page. This site also includes several other helpful Web links about identity theft.

## The cost of ID theft per victim

**\$4,607**

average amount stolen

**\$631**

average consumer loss

**33 hours**

average time spent on resolution

Source: Javelin Strategy & Research

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

## Historic low mortgage rates make this an opportune time to buy or refinance

Interest rates on mortgages and refinancing are at historic lows, giving borrowers plenty to celebrate. In fact, if you are thinking about buying a home or refinancing, this may be a good time to act.

At First Bank, our experienced mortgage specialists offer a variety of mortgage programs to suit a variety of needs, including fixed- and adjustable-rate loans, low down payment options, interest rate reduction programs and FHA loans.

### 15 is the new 30!

If you currently have a 30-year home mortgage, you might consider refinancing to a 15-year mortgage. The favorable rates on a 15-year fixed-term mortgage may allow you to pay off your home sooner — potentially saving you thousands of dollars in interest — while enjoying competitive monthly mortgage payments.



As an added bonus, all of our home loans are serviced here in Alaska. This means that when you have a question about your annual taxes, property insurance, or any other home loan or refinancing questions, our team is ready to help. Other benefits of financing through First Bank include no application fees, pre-approval before you shop, and online access to your mortgage account.

For more information about our mortgage loans and rates, call (888) 851-5851, email [mortgage@firstbankak.com](mailto:mortgage@firstbankak.com) or visit your nearest First Bank branch.

*All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Other restrictions and limitations may apply. When refinancing, consider all other factors including, but not limited to, closing costs, inspection fees, any pre-payment penalty on an existing mortgage and how long you plan to own your home.*