

SIGNALS

NEW DIRECTIONS IN FINANCIAL SERVICES



FIRST BANK
MEMBER FDIC



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.

For current mortgage rates, visit www.firstbankak.com/home/rt/mo.

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

Save time with First Bank's MasterMoney™ Debit Card

Your time is valuable, and the MasterMoney™ Debit Card available through First Bank can help you make the most of it. Consider these three ways in which it can save you time:

Shopping — Your MasterMoney Debit Card is widely accepted. In fact, you may use it anywhere MasterCard® credit cards are accepted. By using it when you shop, you eliminate the time and hassle of writing checks and waiting for approvals.

Banking — Your MasterMoney Debit Card conveniently doubles as an ATM card. You may use it at any Alaska Option or Plus System automatic teller machine to conduct a variety

of banking transactions such as withdrawals, deposits and fund transfers between your First Bank checking and savings accounts.

Managing your money — All of your MasterMoney Debit Card transactions, including purchases and ATM transactions, are itemized on your monthly First Bank statement. This may save you time reviewing your account activity and managing your finances.

To qualify for a MasterMoney Debit Card, all you need is an open First Bank checking account in good standing. Obtaining the card is easy: Simply visit any First Bank branch or go online to www.firstbankak.com for an application today.

Enjoy faster funds availability:

Two-day check clearance now standard

Great news! As of January 1, 2010, if we determine a delay on the availability of funds from your deposit is necessary, funds will generally be available in three days as opposed to six days. On February 27, 2010, new regulations from the Federal Reserve have shortened the time frame for check holds, in Alaska, from six days to three days, and there is no longer a distinction between local and non-local checks.

For even faster access to your money, use Direct Deposit for your paychecks, Social Security checks or other regular income. Direct Deposit saves time: Instead of waiting for checks in the mail and making trips to your First Bank branch to deposit them, each payment goes directly into your First Bank checking or savings account on the same day the payment is issued.

For more information on check clearance or Direct Deposit, or to check the availability of funds in your First Bank account(s), call or visit your nearest branch for assistance. Also visit any First Bank branch or www.firstbankak.com for our Direct Deposit enrollment form.

More Americans are banking online ... Are you?

Online banking is gaining in popularity. In fact, more than three-fourths (76 percent) of Americans now use online banking.¹ And for the first time in history, more bank customers (25 percent) now prefer to do their banking online than by branch visits (21 percent) or any other method.² If you have not yet discovered and enjoyed the benefits of online banking, take a look at what PowerNET Online Banking at First Bank has to offer:

Convenience — You may access your accounts online anytime, day or night — even on weekends and holidays. And you can do it from anywhere, provided you have a computer with Internet access.



New Prince of Wales branch office

The new First Bank Prince of Wales branch office has recently opened next to the old location at Third and Main Streets in Craig. Consider this your invitation to visit our new facility and let our helpful, friendly team take care of your banking needs.

PowerNET Online Banking gives you the freedom and flexibility to monitor account activity in real time, review balance histories, transfer funds, make loan payments, pay bills and more. You can use it with a variety of First Bank accounts including checking, savings, loans and certificates of deposit (CDs). PowerNET also is compatible with many popular money-management software programs.

Value — At First Bank, you receive free Internet Banking. Our convenient Online Bill Pay is available for a modest monthly fee with any of our checking accounts.

Security — Your privacy and security are of utmost importance to us. PowerNET Online Banking features state-of-the-art security measures to help ensure that your personal and financial information is protected.

Discover the many benefits of online banking for yourself first-hand. To learn more about PowerNET Online Banking or to enroll, visit www.firstbankak.com today.

¹Source: Forrester Consulting, October 2008.

²Source: American Bankers Association, September 2009.



Learn more about us at
www.firstbankak.com

Watch out for these financial scams

Scam artists are always devising new ways to steal identities, financial account information, money and more. It is in your best interest to be vigilant and cautious in handling any communication that involves your personal or financial information.

Recently, fraudsters claiming to be from financial institutions have been contacting consumers to request personal account information. If you receive any such communication — by e-mail or phone — please do not respond to it. As a reminder, First Bank will never call or e-mail you and ask for personal information. If you are unsure if an e-mail or phone call is from First Bank, please contact one of our Branches or our Electronic Banking Department.

Also be on the alert for similar correspondence from thieves pretending to be the Federal Deposit Insurance Corporation (FDIC). Fraudsters have been sending very legitimate-looking e-mails, faxes and mailed documents to individuals asking for account numbers and other personal information. In some cases, people have received invoices requesting payments by check or wire transfer.

The FDIC does not send unsolicited correspondence requesting bank account details or other personal information. If you receive this type of correspondence, report it to the FDIC at alert@fdic.gov or by calling toll-free **1-877-ASK-FDIC (1-877-275-3342)**. Note: Do not use contact information provided in the correspondence received, as it is probably fraudulent as well.

