

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.

Sign up for eStatements: A convenient, secure way to manage your First Bank accounts

With your busy life, why should you have to spend time sifting through stacks of mail for your financial statements, and later have to spend more time filing them away? First Bank eStatements can help lighten your paperwork load and free up more time to do the things you love.

With First Bank's free eStatement service, you receive your bank statements securely through Online Banking. Convenient e-mail alerts notify you when your eStatements are available, and you may securely access them wherever you have access to the Internet.

In addition to having less paper to manage and file each month, you receive First Bank eStatements faster than paper statements sent by mail. Secure eStatements also reduce the risk of mail fraud and identity theft.

Enrolling for eStatements is easy through Online Banking. Contact any First Bank location or visit www.firstbankak.com for information.

How to manage the transition between buying and selling homes

In a perfect world, you would close on the sale of your old home and the purchase of your new home on the same day. However, things don't always work out that way. These tips may help you manage the challenge of temporarily owning both homes or neither of them.

If the purchase precedes the sale, putting two homes in your hands, you could rent out your former home until you can sell it. You also might lower your selling price to help attract buyers.

If your sale closes before your purchase does, consider renting temporary housing until your new home is available. In some cases, your buyer may be willing to rent your former home to you.

To help avoid either situation, consider including contingency clauses in your purchase and sale contracts to make the purchase of your new home contingent upon the sale of your former one, and vice versa.

For your mortgage financing needs, turn to First Bank. Our experienced professionals will prepare a home loan package to meet your unique needs. Visit www.firstbankak.com for additional mortgage loan information or to fill out an on-line application. Alternatively, you can always call our mortgage hotline at **1-888-851-5851** or stop by any one of our branches to get more information.



EQUAL HOUSING
LENDER

Turn to First Bank to enhance your financial capability

How good are Alaskans at making financial decisions, managing money and preparing financially for the future? According to a recent study¹ from the Financial Industry Regulatory Authority (FINRA), many Alaskans' financial capabilities could stand some improvement. The study found that:

- More than half of Alaskan adults (58 percent) are not saving. In fact, 38 percent are spending all of their income, and 20 percent are spending more than they earn.
- Nearly two-thirds of Alaskans (63 percent) lack emergency funds to cover expenses for three months. Many experts recommend an emergency fund that would last six months.
- Almost one-third of Alaskans (29 percent) have used one or more high-cost, non-bank borrowing methods, such as payday loans or tax-refund advances, during the last five years.
- When asked questions about fundamental financial concepts, Alaskans, on average, were able to answer just three out of five questions correctly.

Whatever your own level of financial savvy, First Bank can help you enhance it. Our variety of deposit accounts can help you save and earn competitive interest on your money. Convenient First Bank services such as direct deposit and Online Banking can help streamline your savings strategy and financial management. First Bank also offers a range of financing programs with favorable rates and terms for cost-effective borrowing. Contact any First Bank location or visit www.firstbankak.com to learn more.

¹Source: State-by-State Financial Capability Survey, FINRA Investor Education Foundation, December 2010

Learn more about us at
www.firstbankak.com

Follow these safety tips when you shop online

How popular is online shopping? Annual online sales are expected to grow at an average of five times the rate of traditional retail sales over the next decade.¹ That may not surprise you. After all, the Internet makes it easy to shop anytime of day or night, find nearly anything you wish to buy and comparison shop for the best values. To help ensure that your online shopping experiences are safe and secure, follow these tips:

- **Shop with familiar companies.** Buy from online retailers you know and trust.
- **Check the terms and policies.** Review the delivery, refund and privacy policies. If you disagree with any terms, consider shopping elsewhere.
- **Handle your private information with care.** Never provide your private information by e-mail. When completing an online order form or account form, check for indications of security, such as an "https" address or a padlock or unbroken-key symbol. Complete only the required fields, leaving optional ones blank.
- **Protect your passwords.** Create passwords that are difficult to guess, and don't share them with anyone.
- **Keep records.** Print order confirmations and receipts, and save any e-mails you send or receive regarding each transaction.

¹Source: Goldman Sachs Group Inc., June 2010.

