

# SIGNALS

NEW DIRECTIONS IN FINANCIAL SERVICES



**FIRST BANK**  
MEMBER FDIC



## Help your teen hone financial skills with the First Bank Student Debit Card

### 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.

**F**inancially responsible, self-sufficient adults don't get that way by accident.

By teaching your child sound financial habits, such as how to save and spend responsibly, you can help prepare him or her for the financial challenges to come in adulthood. Consider this helpful teaching tool: **First Bank Student Debit Card.**

Available for teens age 14 or older with an Anytime Checking Account cosigned by a parent, the First Bank Student Debit Card can offer your child hands-on lessons in money management and responsibility. Your teen may

use it to make purchases wherever MasterCard® credit cards are accepted — even on school trips — and it is safer than carrying cash.

Also, because it is a debit card, spending is controlled with no risk of a debt burden or interest charges. Plus, each transaction is itemized on the monthly account statement, so your child can easily monitor expenses, and learn to spend and save responsibly.

For more information or to apply for a First Bank Student Debit Card with your child, call or stop by your nearest First Bank branch.

## First Bank honored with prestigious Community Bank Award

**F**irst Bank is pleased to announce that we have been nationally recognized for our community outreach efforts by the American Banking Association (ABA). We have received an ABA Community Bank Award, given in recognition of community banks' outstanding charitable achievements, for the Encouraging Volunteerism category of our Community Awards Program.

Our Community Service Award Program is designed to encourage and foster citizenship, knowledge and personal development of people in Southeast Alaska through community service opportunities. Since its inception, the Community Service Award Program's more than 800 young volunteers (not including family participants) have raised or contributed more than \$62,000 in value to local community organizations.

"First Bank is honored to receive this award which represents our commitment, passion and leadership to our communities in Southeast Alaska throughout the year," said Michael Medford, Vice President and Community Reinvestment Officer for First Bank.



Sheila Kleinschmidt, Vice President and Community Development Officer, and Michael Medford, Vice President and Community Reinvestment Officer, receive the American Banker Association award given to First Bank for Encouraging Volunteerism within the communities we serve.

# Are your finances disaster-ready?

**R**ecent catastrophes serve as sobering reminders that anyone could face the unexpected anytime. Although most of these events cannot be prevented, you can take steps to help prepare for them. In addition to the personal safety of you and your family, you should take actions to help protect your finances.

## Safely store important documents

Make copies of your personal and financial documents such as: Social Security cards; driver's licenses; birth and marriage certificates; ATM, debit and credit cards; insurance policies; wills and other legal documents; home and vehicle ownership/lease records; and contact information for First Bank. Store one set at home in a safe place such as a fire-proof safe, and another set at a secure off-site location such as a safe-deposit box at First Bank.

## Update your insurance

Review your policies to ensure you have sufficient coverage to repair or replace your home, car and personal belongings. The time to update coverage is now — before something happens.

## Keep cash on hand

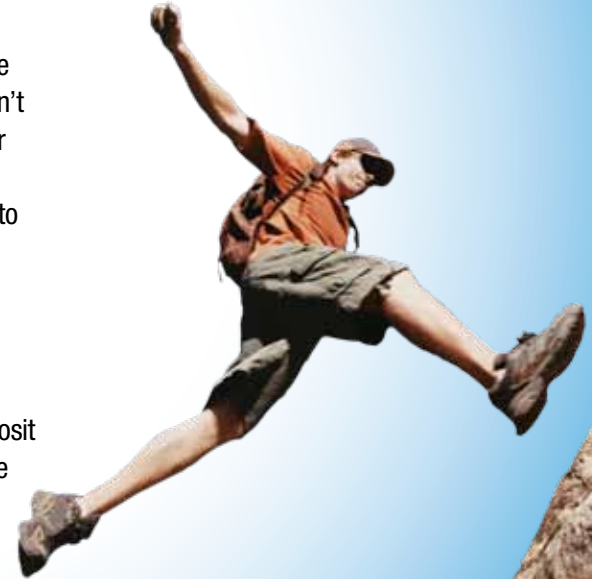
Keep ample cash in a safe place at home for emergency use — in case ATMs aren't accessible or working after an event. For added peace of mind, consider keeping additional cash on deposit at First Bank to help cover living expenses for at least a few months following an emergency.

## Automate financial transactions

Regularly use convenient First Bank services such as Bill Pay and Direct Deposit to ensure that your income payments are received and your bills get paid without interruption in case of an emergency.

## Prepare today

Contact your nearest First Bank branch for information about safe-deposit boxes, deposit accounts, automated services and other ways First Bank can help you prepare financially for emergencies.



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

## Fraud alert: Avoid these ATM scams

**A**TM's are a convenient and popular way to access bank accounts. Unfortunately, that fact isn't lost on scam artists. Recent ATM scams to watch out for include thieves placing tiny cameras near ATMs to record PIN entries, and replacing the microchips inside ATM card readers with devices to steal card data and cash. In addition, some thieves have rigged ATM dispensers so withdrawals won't come out, and other thieves have tampered with keypad buttons so that customers cannot cancel or complete transactions after entering PINs. If customers leave to get assistance, the thieves move in and get the cash.

### To protect yourself, follow these tips:

- If an ATM appears damaged or tampered with, do not use it.
- When entering your PIN, shield the keypad from view.
- If you need assistance after entering your PIN, stay at the ATM (unless you feel unsafe) and call the number on the machine.

Don't have an ATM card? All you need for a free ATM card from First Bank is a checking or savings account. Contact your nearest branch today to request yours or visit [www.firstbankak.com](http://www.firstbankak.com) for a convenient online application.