

SUMMER 2010

# SIGNALS

NEW DIRECTIONS IN FINANCIAL SERVICES



**FIRST BANK**  
MEMBER FDIC



## Use Bill Pay from First Bank: It's a green way to save time and money

### 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.

**T**hink of all the money you spend on postage each year paying bills by mail. Also think of the time you spend writing checks to pay your bills, stuffing the envelopes and mailing the payments. Wouldn't you rather avoid that expense and hassle? You can with Bill Pay, a feature available with PowerNET Online Banking from First Bank.

With Bill Pay, you can conveniently pay your bills online in just a few clicks — anytime, day or night. You also may set up recurring payments to save even more time. (Note: It is recommended that you schedule payments at least seven days in advance of their due dates to allow sufficient time for payees to receive and process them.)

It's easy to keep track of the payments you make: Each payment appears on your transaction register (viewable when you log on securely to PowerNET Online Banking) as well as on your monthly account statement.

### Safe and secure

You can rest assured that your online transactions are safe and secure. First Bank uses the latest security measures to help ensure that information

transmitted through Bill Pay and the entire PowerNET Online Banking system is protected.

Bill Pay is good for the environment as well. If the average American household switched from paper to electronic billing, statements and payments, it would save 6.6 pounds of paper each year. It also would reduce the annual production of greenhouse gas emissions by 171 pounds and decrease the amount of wastewater released annually into the environment by 63 gallons.<sup>1</sup>

### An affordable option to check writing

First Bank's Bill Pay is an affordable feature, at just \$4.95 per month for personal accounts and \$9.95 for business accounts (plus \$0.50 per monthly payment in excess of 10 for personal accounts and 20 for business accounts). You may activate Bill Pay when you initially enroll online in PowerNET Online Banking by selecting Bill Pay in the enrollment screen. To add Bill Pay later, simply call us at **1-888-220-4446** or **228-4446** to request it, or send your request by Mailbox message in PowerNET.

<sup>1</sup>Source: *The PayItGreen Alliance, 2008.*



# First Bank Time Deposits offer a flexible approach to saving

**W**hat will interest rates do next? The answer is anyone's guess, and the uncertainty can pose a challenge for people interested in fixed-rate, fixed-term financial vehicles such as time deposits (TDs). To help you meet this challenge and take advantage of competitive interest rates, consider the flexible array of TD solutions available at First Bank.

You generally can earn a higher rate of interest with TDs than with savings accounts and money market accounts because you deposit your money in TDs for a specific term.<sup>1</sup> At First Bank, you may choose:

- **Fixed Rate Time Deposits** that let you lock in a predictable, fixed rate and choose a term from seven days to five years;
- Two-year or three-year **Rate Exchange TDs** that give you the opportunity to "bump up" your fixed rate once during the term if market rates rise.

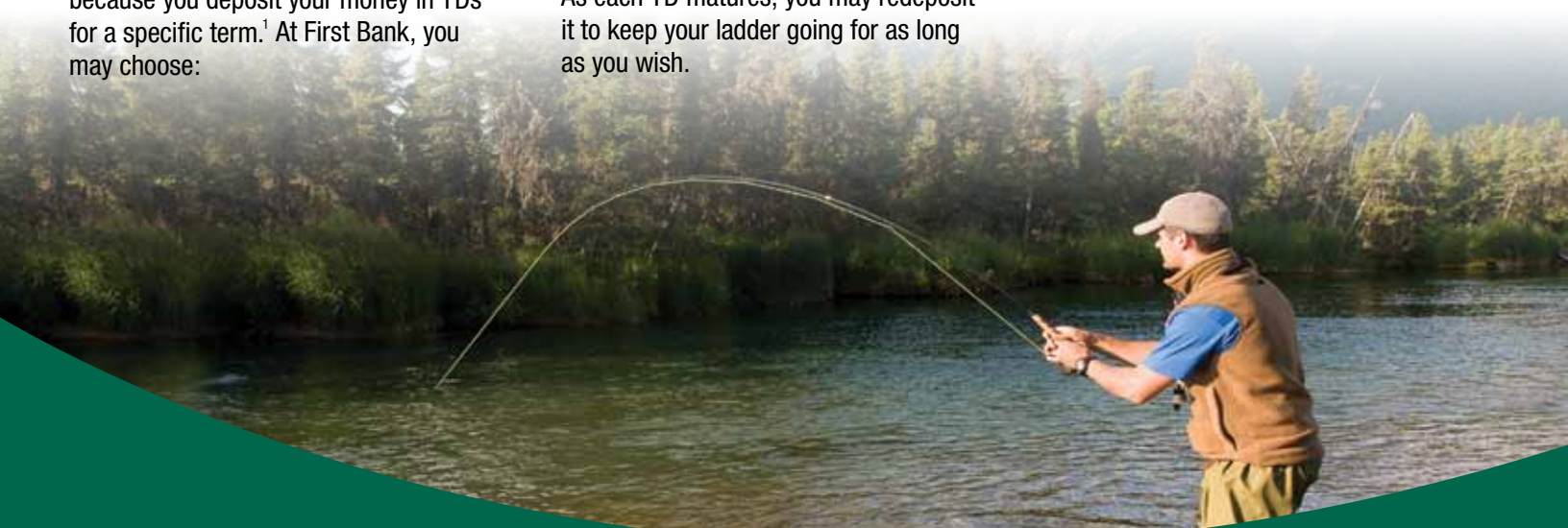
## Step up with a ladder

Another way to help meet the challenge of fluctuating interest rates is to ladder TDs — to spread your money among several TDs with evenly staggered terms. As each TD matures, you may redeposit it to keep your ladder going for as long as you wish.

With this approach, you can enjoy the potentially higher interest rates usually offered with longer-term TDs while also always having a portion of your TD portfolio near maturity. This may help you take advantage during periods of rising interest rates while limiting your exposure when rates decline.

To learn more about how First Bank TDs may benefit you, contact any First Bank branch or visit [www.firstbankak.com](http://www.firstbankak.com).

<sup>1</sup>A financial penalty for early withdrawal may apply.



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



## These home improvements may help you save energy, taxes and the environment

**Y**our monthly home-energy bills continue to climb, and taxes claim a substantial portion of your income every year. But current federal tax laws provide a way to help rein in both of those expenses — and help the environment as well. To take advantage, you'll need to act quickly.

Homeowners may claim a one-time tax credit for up to 30 percent or \$1,500, whichever is less, of the cost for qualified energy-conscious home improvements completed between January 1, 2009, and December 31, 2010. Examples include adding insulation, replacing windows and doors with energy-efficient models, upgrading heaters and air conditioners, and replacing roofs.<sup>1</sup> In addition to the tax savings, these improvements may reduce your monthly energy bills substantially, year after year.

To fund your home improvement projects, consider a Home Improvement Loan or Home Equity Line of Credit (HELOC) from First Bank. You'll benefit from favorable rates and terms, and you may conveniently download an application online. Visit [www.firstbankak.com](http://www.firstbankak.com) or any First Bank branch location for more information.

<sup>1</sup>To qualify for the credit, be sure to choose products and materials certified by the manufacturers as meeting the federal government's eligibility standards.

