

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.

Put your PFD to work: Save it at First Bank

Each year, the Permanent Fund Dividend (PFD), paid to eligible residents of Alaska, offers you a chance to jumpstart your savings and gain ground toward your financial goals. Consider these two simple steps to put your PFD payments to work for you:

1) Deposit your 2009 PFD in a First Bank time deposit (TD) account. With any First Bank TD account, you earn competitive interest. You also have the convenience of automatic renewal at maturity, so your TD keeps earning interest at prevailing rates without you having to lift a finger. Enjoy the predictability of a Fixed Rate TD with terms ranging from seven days to five years or the opportunity to bump up your interest rate once per term with a two-year to three-year Rate Exchange TD.

2) When you apply for your 2010 PFD, choose to receive it via Direct Deposit at First Bank.

Direct Deposit is the fastest way to get paid and put your money to work. In fact, you'll typically receive your PFD about two weeks before check payments are mailed, and perhaps a month before some residents receive their mailed payments. With Direct Deposit, your PFD automatically goes into your First Bank checking or savings account on the same day the payment is issued. You save a trip to the branch, and you avoid the risk of a lost or stolen check.

Combine both steps to maximize the benefits:

If you always choose Direct Deposit at First Bank for your PFD and then transfer the deposited funds into a First Bank TD to earn higher interest, you can help boost the growth potential of your savings year after year.

For more information, to open a TD account or to enroll in Direct Deposit, contact your nearest First Bank branch or visit www.firstbankak.com.



First Bank's Downtown Juneau Branch (pictured here) is now located in the Foodland Shopping Center at 605 W. Willoughby Ave. The new, more accessible location is open Monday through Friday from 9 a.m. until 5 p.m. and offers the conveniences of extra parking, a 24/7 ATM and a night drop. Stop by and let our friendly staff help you with your banking needs.

How much are you worth?

Good news: Household net worth (assets less liabilities) in the United States recently increased for the first time since 2007, rising by almost \$2 trillion in the second quarter of 2009.¹ Where does your personal net worth stand? Periodic net worth assessments may help you make decisions about saving and investing, borrowing, retirement, your estate plan and more. They also may help you track your progress toward financial goals.

Use the accompanying worksheet to evaluate your net worth. (You may want to make copies to repeat the assessment annually.) Simply enter the values of your assets (what you own) and liabilities (what you owe), then subtract liabilities from assets to calculate your net worth.

To improve your net worth, consider building your savings at First Bank. All First Bank savings vehicles — from savings and money market accounts to time deposit accounts and IRAs — offer competitive interest to help your savings grow. For information, contact any First Bank branch or visit www.firstbankak.com.

¹Source: Federal Reserve, 2009.

Net worth worksheet

Assets

Cash:	\$ _____
Deposit accounts:	\$ _____
Investments:	\$ _____
Retirement accounts and vested retirement benefits:	\$ _____
Life insurance and annuities (cash surrender values):	\$ _____
Business assets (if co-owned, your share):	\$ _____
Home(s):	\$ _____
Automobile(s):	\$ _____
Personal property:	\$ _____
Other:	\$ _____

Total assets: \$ _____

Liabilities

Mortgage balance(s):	\$ _____
Other loan balances:	\$ _____
Credit card balances:	\$ _____
Bills and taxes not yet paid:	\$ _____
Other:	\$ _____

Total liabilities: \$ _____

Total assets: \$ _____

Total liabilities: -\$ _____

Net worth: \$ _____

Learn more about us at
www.firstbankak.com

Home equity loan or line of credit: Which should you choose?

When you need cash, you might consider tapping your home's equity. With a home equity loan or line of credit, you may borrow for virtually any purpose, enjoy more favorable rates than with most other types of financing, and the interest you pay may be tax-deductible (consult your tax advisor).¹ How do you choose between a loan or a line of credit? These guidelines may help:

A home equity loan generally is the better choice if you need a certain amount all at once or for the short term, such as for a major home renovation, a big-ticket purchase or debt consolidation. With a home equity loan, you borrow a lump sum and repay it in equal monthly installments with interest over a specified term.

A home equity line of credit generally is better suited to ongoing, fluctuating or indeterminate financial needs, such as college tuition payments or medical bills. You may borrow any amount at any time up to a predetermined limit, incurring interest only on the funds you borrow. The credit line is revolving: As you repay it, you may borrow the funds again.

Whichever type of home equity financing you may seek, First Bank has you covered with our **First Equity Line** and our **Equity PLUS Loan**. With either option, you enjoy favorable rates and convenient terms. To learn more and apply online, visit www.firstbankak.com. Or, if you prefer, call or visit any First Bank branch.

¹Home equity loans and lines of credit are serious financial obligations because you face the risk of foreclosure if payments are not made. Weigh your options carefully before applying.

