

# SIGNALS

NEW DIRECTIONS IN FINANCIAL SERVICES



**FIRST BANK**  
MEMBER FDIC

## Access your accounts anytime, anywhere with First Bank's convenient e-services

**A**t First Bank, we believe your bank should be available whenever and wherever you need access to your accounts. That's why we utilize the latest technologies to continually bring you new services that make banking at First Bank more convenient.

**First Bank Mobile Banking** — Stay connected to First Bank anywhere you are with our safe, secure mobile banking services. We offer both complete browser-based mobile banking and text banking for quick access to account information. With the browser-based solution you can:

- View balances and monitor account activity
- Make transfers
- Pay bills to established payees
- Find locations with interactive maps and directions

Text banking gives you quick and easy access to account information such as balances, recent transactions and First Bank contact information on any mobile device with text capability.

**Bank 24/7 with PowerNET Online Banking** — PowerNET Online Banking gives you 24-hour online access to your accounts anywhere you have a computer with Internet service. Use PowerNET with all your First Bank checking, savings and loan accounts to securely monitor account activity in real time, review balance histories, transfer funds, make loan payments, pay bills and more. Enrollment is free with any of our personal checking accounts at [www.firstbankak.com](http://www.firstbankak.com).

**Go paperless with eStatements** — Reduce the pile of your financial paperwork with First Bank secure online eStatements through PowerNET and convenient email alerts that let you know when your eStatements are available. Compared to mailed paper statements, eStatements are received faster and may reduce your risk of mail fraud and identity theft.

All of First Bank's convenient e-services are available through PowerNET Online Banking. Enroll in PowerNET at [www.firstbankak.com](http://www.firstbankak.com) or contact any First Bank branch for more information.



### Saxman Homework Club receives \$5,000 Community Development Grant from First Bank

Available at the Saxman Community Center (SCC), the popular Saxman Homework Club provides a safe, supervised, culturally supportive environment in which kids can get help completing homework assignments, engage in social activities and enjoy healthy snacks. Pictured (left to right) are: Harvey Shields, Saxman Mayor; Sheila Klienschmidt, First Bank Community Development Officer; Jason Custer, Saxman Grant Coordinator; Vera James, SCC Coordinator; and Tempa Major, SCC Assistant.

# What can your home do for you?

## *The First Equity Line: Flexible financing for your major expenses*

**A**re you dreaming of a tropical vacation to escape the cold weather? Maybe you're planning a home remodelling project or need to consolidate high-interest debt. When you need cash for virtually any reason, consider the First Equity Line from First Bank.

### **The money you need whenever you need it**

The First Equity Line is a home equity line of credit (HELOC), a revolving credit line secured by the equity you have built up in your home.<sup>1</sup> With First Equity Line, you can borrow any amount of your available credit limit anytime with no minimum or maximum draw limit. As you repay borrowed funds, you replenish the amount available for you to access again.

### **Affordable financing**

A First Equity Line may also lower the cost of borrowing for major purchases with interest rates that may be considerably lower than those on credit cards or other financing options. In addition, the interest you pay on your First Equity Line borrowing may be tax deductible. (Consult your tax advisor to determine whether you may deduct interest paid.) And, you'll pay no interest until you actually withdraw funds from your First Equity Line.

The First Equity Line may offer a flexible, affordable financing option. For more information or to apply, call or visit your nearest First Bank branch. Or, download an application form at [www.firstbankak.com](http://www.firstbankak.com).

*<sup>1</sup>HELOCs are serious financial obligations because you face the risk of foreclosure if payments are not made. Weigh your options carefully before applying.*



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

## **Safety tips for online banking**

**B**anking online is one of the safest ways to conduct your financial transactions. According to a study by Javelin Strategy and Research, only 11 percent of identity theft occurs online. In addition, First Bank employs the latest in Internet security and user authentication to ensure that our **PowerNET Online Banking** service is secure.

Here's how you can help safeguard your financial information online:

- Use a different password for banking than you use for other online accounts and change it regularly. The strongest passwords combine upper and lower case letters with numbers and symbols.
- Avoid using public computers for online banking.
- Sign out of PowerNET Online Banking after each session and close your browser.
- Run updated virus scans regularly and use an updated firewall on your computer.
- Never throw out an old computer without first deleting all sensitive data and personal information.
- Don't respond to emails requesting personal financial information that appear to be from First Bank. **First Bank will never call or email you requesting personal information.**

