









































Tell us AT ONCE if you believe your card/code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you believe your card/code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card/code, and we can prove we could have stopped someone from using your card/code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or an unexpected hospital stay) kept you from telling us, we will extend the time periods.

#### **Contact in the event of an unauthorized transfer**

If you believe your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write to us at:

**(907) 228-4272**

or write:

**First Bank  
Operations Service Center  
PO Box 7920  
Ketchikan, Alaska 99901**

#### **BUSINESS DAYS**

For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

#### **TRANSFER TYPES AND LIMITATIONS**

(a) **Account Access.** You may use our terminals to make:

- (1) Cash withdrawals from checking accounts \*
  - (2) Cash withdrawals from savings accounts \*
  - (3) Transfers of funds between checking and savings accounts
  - (4) Payment for purchases at places that have agreed to accept the card
  - (5) Payment of bills directly from your checking or savings account in the amounts and the days you request
- \* \$300 daily dollar limit per checking and/or savings account  
Some services may not be available at all terminals

**Account Access by telephone.** You may request any of the following via the telephone:

- (1) Transfer of funds between deposit accounts\*
  - (2) Withdrawals from deposit accounts\*
  - (3) Balance and rate account inquiries
- \*There is a \$2.00 fee for each transfer or withdrawal done by telephone.

(b) **Prearranged Transfers.** You arrange for us to:

- (1) Accept certain direct deposits to your checking account
- (2) Accept certain direct deposits to your savings account
- (3) Pay certain recurring bills from your checking account
- (4) Pay certain recurring bills from your savings account

(c) **Limitations on frequency of transfers**

Transfers (including check, debit card, or similar order) from a money market deposit account to another account or to third parties by preauthorized automatic, or telephone transfers are limited to six per month or statement cycle. Transfers from a savings account to another account or to third parties by preauthorized, automatic, or telephone transfers are limited to six per month or statement cycle.

(d) **Purchases at Merchant Locations.** With your MasterMoney debit card/code you may do anything that can be done with a credit card by a participating merchant whether it is in person or by phone. This includes paying for goods and services as well as cash advances if the merchant permits. The daily dollar limit is the lesser of \$5,000 or the available balance in your account.

#### **FEES**

- (1) Alaska Option transactions - No charge
- (2) Plus System transactions - No charge
- (3) Balance inquiry - No charge

- (4) Replacement card - no charge for the first replacement card; \$10 for each replacement card thereafter
- (5) Instant issue fee - \$5.00
- (6) Card/PIN rush fee - \$25.00
- (7) Card/PIN sent to alternate address - \$5.00

Except as indicated above, we do not charge for Electronic Fund Transfers.

#### **ATM FEES**

When you use an ATM not owned by us, you may be charged a fee by the ATM operator (or any network used) and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

#### **DOCUMENTATION**

- (a) **Terminal Transfers.** You can get a receipt at the time you make any transfer to or from your account using one of our terminals.
- (b) **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (907) 228-4272 to find out whether or not the deposit has been made.
- (c) **Periodic statements.** You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.
- (d) **Receipt Exception.** You may not receive a receipt for an electronic transfer made at an electronic terminal in the amount of \$15.00 or less.

#### **PREAUTHORIZED PAYMENTS**

- (a) **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:  
Call **(907) 228-4272** or write to us at First Bank, Operations Service Center, PO Box 7920, Ketchikan, AK 99901, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$18 for each stop payment order you give us.
- (b) **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- (c) **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.
- (d) **Stop Payment on Debit Card Purchases.** Stop payments are not allowed on purchases made with a MasterMoney debit card. If you experience problems with goods or services purchased with your MasterMoney debit card and are unable to resolve the problem with the merchant, you may request that the bank initiate a charge back. A charge back is a reversal of a sales transaction. You will need to provide the bank with a detailed explanation of the problem and all of the steps taken to resolve the problem with the merchant. MasterCard will notify the merchant and determine whether or not to reverse the transaction.

#### **FINANCIAL INSTITUTION'S LIABILITY**

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the automated teller machine where you were making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our separate agreement with you.

#### **CONFIDENTIALITY**

**Account information disclosure.** We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us your written permission.

**INITIAL AND ANNUAL ERROR RESOLUTION NOTICE**

In case of errors or questions about your electronic transfers, call or write to us at the telephone number or address listed above, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days for new accounts opened within the last 30 days) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts, point of sale or foreign initiated transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

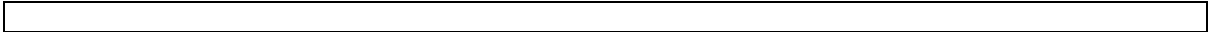
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**Business Days:** Monday through Friday  
Holidays are not included

First Bank  
Operations Service Center  
PO Box 7920  
Ketchikan, Alaska 99901

(907) 228-4272

(800) 478-6101



**CONSUMER ACCOUNT HOLDER SERVICE CHARGE SCHEDULE**

All service charges are subject to local sales tax

Account Reconciliation.....	\$15.00 per hour/\$15.00 minimum
Debit Card Services	
Issue Fee.....	No Charge
Inst                   ant Issue Fee.....	\$5.00
Card/PIN               Rush Fee.....	\$25.00
Card/PIN Sent To Alternate Address.....	\$5.00
Replacement Card.....	No charge for first replacement card; \$10.00 each thereafter
Alaska Option Transactions.....	No Charge
Plus System Transactions.....	No Charge
Balance Inquiry.....	No charge
Close Account Within 120 Days.....	\$10.00
Collection Fees – Incoming and Outgoing.....	\$10.00
Non-sufficient Funds.....	\$20.00*
*This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Research	
Per                   Hour/Minimum.....	\$20.00
Check Copy.....	\$1.00 per item*
*First 5 check copies from the most recent statement are free	
Statement Copy.....	\$1.00 each
Stop Payment.....	\$18.00
Telephone Transfer Between Accounts (employee assisted).....	\$2.00
Garnishments and Levy Processing.....	\$50.00
Consumer Online Bill Payments.....	\$4.95 per month
for 10 payments. \$ .50 for each payment thereafter during the month.	

Check Printing: Prices may vary depending on the style selected

**NO CHARGE FOR CONSUMER ACCOUNT HOLDERS**

- Automatic Transfer Between Accounts
- Notary Service
- Returned Deposit Items
- PowerNET Internet Banking

# Service Charge Schedule

**Account Reconciliation** . . . . . \$15.00 per hour, \$15 minimum  
**Automatic Transfer Between Accounts** . . . . . NO CHARGE  
**Business Accounts Charged Under Account Analysis:** *See separate Business Account Analysis Fee Schedule.*

**Foreign Currency Exchange** . . . . . \$10.00 each

**Debit Card Services**  
 Issue Fee . . . . . NO CHARGE  
 "Instant Issue" Fee . . . . . \$5.00  
 Card/PIN rush Fee . . . . . \$25.00  
 Card/PIN Sent to Alternate Address . . . . . \$5.00  
 Alaska Option Transactions . . . . . NO CHARGE  
 Plus System Transactions . . . . . NO CHARGE  
 Balance Inquiry . . . . . NO CHARGE  
 Replacement Card . . . . . No Charge for first card  
 \$10.00 each thereafter

**Cashiers Check**  
 Account Holder . . . . . \$5.00 each  
 Non-Account Holder . . . . . \$10.00 each

**Close Account Within 120 days** . . . . . \$10.00

**Currency Ordered or Coin/Currency Deposited** . . . \$0.85/ \$1000

**Coin Ordered** . . . . . \$0.10 / Roll

**Money Orders**  
 Account Holder . . . . . \$3.00 each  
 Non-Account Holder . . . . . \$6.00 each

**Collection Fees - Incoming and Outgoing**  
 Account Holder . . . . . \$10.00 each  
 Non-Account Holder . . . . . \$20.00 each

**Deposit Bag** . . . . . \$5.00

**Locking Deposit Bag** . . . . . \$15.00

**Non-sufficient Funds** . . . . . \$20.00 per item  
*Applies to all overdrafts except ATM and Point-of-Sale Debit transactions*

**Notary Service**  
 Account Holder . . . . . NO CHARGE  
 Non-Account Holder . . . . . \$5.00

**Research**  
 Per Hour/Minimum . . . . . \$20.00  
 Check Copy . . . . . \$1.00 per item  
*First 5 check copies from most recent statement are free*  
 Statement Copy . . . . . \$1.00

**Stop Payment**  
 Done on PowerNET . . . . . \$18.00  
 Done on PowerNET . . . . . \$15.00

**Telephone Transfer Between Accounts** *employee assisted* . . . \$2.00

**Travelers Checks**  
 Account Holder . . . . . \$1 per \$100  
 Non-Account Holder . . . . . \$2 per \$100

**Wire Transfers**  
**Account Holder**  
 Transfer In . . . . . \$ 5.00  
 Transfer Out . . . . . \$25.00  
 PowerNET *Business Only* . . . . . \$20.00  
 Foreign Wire *Account Holders Only* . . . . . \$25.00  
**Non-Account Holder**  
 Transfer In or Out *Domestic only* . . . . . \$50.00

**Returned Deposit Items**  
 Personal account . . . . . NO CHARGE  
 Business account . . . . . \$3.50 each

**Garnishments and Levy Processing** . . . . . \$50.00

**PowerNET Internet Banking** . . . . . NO CHARGE

**Consumer Online Bill Payments** . . . . . \$4.95/mo.  
 for 10 payments. \$ .50 for each payment thereafter  
 during the month.

**Business Online Bill Payments** . . . . . \$9.95/mo.  
 for 20 payments. \$ .50 for each payment thereafter  
 during the month.

**Additional Bill Payment Fees:**  
 Stop and Refund Check Fee . . . . . \$20.00  
 Stop and Reissue Check Fee . . . . . \$25.00  
 Proof of Online Payment Fee . . . . . \$5.00

**ACH Batch Fee** *max. 500 pmts/batch* . . . . . \$5.00

**Safe Deposit Box**  
 Small . . . . . \$40.00 annually  
 Medium . . . . . \$75.00 annually  
 Large . . . . . \$100.00 annually  
 Extra-Large at Mendenhall Branch . . . . . \$150.00 annually  
 Extra-Large at Sitka Branch . . . . . \$200.00 annually

**Forced Entry** . . . . . \$150.00  
*A Key Deposit of \$15.00 is required for each box rented.*

**Service charge information for personal checking, business checking, and saving accounts will be furnished upon request or at account opening**

*All service charges are subject to sales tax.*

**ANNUAL FINANCIAL DISCLOSURE**  
 In compliance with Federal Deposit Insurance Corporation regulation 12 CFR Part 350, and Federal Reserve Regulation H, First Bank's latest annual financial disclosure statement may be obtained by submitting a written request to:

James G. Sarwela, Chief Financial Officer  
 FIRST BANK  
 P.O. Box 7920  
 Ketchikan, AK 99901  
 (907)-228-4219

There will be no charge for the first copy. Requests for additional copies are \$5.00 each.



Branches in: Ketchikan, Craig, Wrangell, Petersburg, Sitka, Juneau