

BUSINESS EXTRA

www.firstbankak.com • Fall 2014



Are you making the most of online banking?

Stay on the go with online services

We know that the end of the hectic summer season doesn't mean your work is over. With the arrival of fall comes all of the end-of-summer tasks to perform, wrap up, review and put away. Plans for the new year are formulating. Preparations for the winter holidays start churning. Pile all of that work on top of managing your finances and you may be stressing out instead of enjoying the people and activities in your life.

Thankfully, First Bank has a solution. We offer online banking through our secure system, which allows you to be on the go without having to worry about making loan payments, transferring funds or checking your account balances. Handling these tasks online

at your convenience will give you more time to spend with friends and family – the best part of life.

ONLINE OPTIONS AND ADVANTAGES:

You may already be using online banking to check the balances on your accounts or see a record of your transactions. But you may not be aware of all the ways that online banking can make your life easier. For example:

- **eStatements** will reduce your stack of mail and are stored electronically so you can easily look back at previous statements – no more searching through stacks of papers.
- **Online bill pay** removes the need to physically write checks and mail your bills, saving paper, stamps and time.

- **Transferring funds** from one online account to another as your needs change is a handy option.

Call **888-220-4446** or stop by a First Bank branch today to talk with us about your online account. We can walk you through the process and will gladly answer any questions you may have. You can also check our website (www.FirstBankAK.com) for a video demonstration that describes the online banking process. As for the safety of online banking, rest assured that we consider the security of your personal information of utmost concern. We authenticate every online user and are vigilant in protecting your identity.



FIRST BANK

The one who's here.

Direct deposit: A smart way to manage your money

Direct deposit is a free service that can help you manage your funds and gain peace of mind. You save time and money, get faster access to your cash and know that it's safely deposited regardless of where you are.

It's also a valuable tool for your business needs, using direct deposit for regular payments such as payroll, Social Security benefits, expense reimbursements, tax refunds, pensions, dividends and bonuses.

Because direct deposit is an electronic transaction, it reaches your account faster than if you received the payment by mail, deposited it and waited for the check to clear. You never have to worry about making your deposit when you're busy, sick or on vacation. And there are no checks to be lost or stolen in the mail. Both you and your money are safe.

The majority of large companies offer direct deposit, but the service is available to companies of any size. Studies show that 97 percent of those who use direct deposit are very satisfied with it and 71 percent of employees who have direct deposit available use it.

Whether you're a business owner or an employee, direct deposit is a convenient and efficient way to handle your funds. Stop by a First Bank branch today or call us at **800-478-6101** for more information.



Direct Deposit can help you access your cash faster.



5 ways to deliver great customer service

Many people complain that great customer service has gone the way of the dinosaur. For Alaska business owners who depend on customer loyalty, that can be a real problem – it certainly costs more to bring in new customers than to retain existing ones. Try these tips to make sure the service your company provides will keep customers coming back.

- 1. Provide individual attention.** Greet customers when they walk through the door and learn and use names when appropriate. Smile!
- 2. Keep employees informed.** Make sure your workers are well trained and can knowledgeably answer all customer questions.
- 3. Focus on the customer.** Create a customer-centered environment where service always comes first and forming long-lasting relationships is a top priority.
- 4. Be a valuable resource.** Go beyond fulfilling the customers' requests and be available to answer questions and offer advice.
- 5. Listen to complaints.** The customer will feel better if his or her voice is heard, and it's a great opportunity to make improvements.

At First Bank, Customer Service Is Our Priority