

SIGNALS

NEW DIRECTIONS IN FINANCIAL SERVICES



FIRST BANK

The one who's here.



After 90 years, we're still 'The One Who's Here' — thanks to you

Calvin Coolidge was president, “The Thief of Bagdad” ruled at the box office and a gallon of gasoline cost about 21 cents. The year was 1924, and in Ketchikan, First Bank opened its doors to serve your parents, grandparents and maybe even your great-grandparents.

Much has changed since then, including the way most of us handle our financial transactions, investments and loans. But in the past 90 years, First Bank has remained true to its roots. While other area institutions have consolidated and been bought out by large regional banks, First Bank has built a vibrant business through commitment to our customers and involvement in our community. Today, we are proud to be the **only** community bank headquartered in southeast Alaska.

Growth does not come by standing still, of course. First Bank has prospered during our nine-decade history — even through depressions and recessions — by staying focused on the well-being of our customers. That has meant not only offering the latest products and services for personal and business banking. It has meant more

than expanding our physical footprint, which includes eight branch locations and many ATMs through the region. And for those who cannot visit our branches, we offer convenient electronic services — such as Online Banking with Bill Pay, Mobile Banking and Telephone Banking — that enable you to manage your finances 24/7 from wherever you are.

How have we stayed local, vibrant and successful? The answer is simple: You. You understand the value and importance of having a bank that is locally owned and operated. You know that money in First Bank stays in our community and helps build stronger neighborhoods. You appreciate that decisions that affect your assets are made right here by people who are members of the community.

Without your trust and support, we would never have approached this milestone anniversary. As we gear up to observe our 90th year in business, we are grateful for the generations of families who have supported First Bank. Thanks to you, we are still “The One Who's Here.”



EQUAL HOUSING
LENDER

Member FDIC

Free protection, just in case you need it

Checks, debit cards, automatic bill payments, online shopping — with so many options for paying bills and making purchases, it's no wonder most of us lose track of our checking account balance occasionally. And we all know that terrible, sinking feeling of having a check bounce or debit card declined.

Protect yourself from unnecessary expense and inconvenience with our fee-free guaranteed **overdraft protection** from First Bank. With this plan in your pocket, your checking account will be linked to your First Bank savings account or line of credit.* So if you overextend your checking account, we will automatically make a transfer from your savings account or line of credit to cover the overdraft.**

Benefits of overdraft protection for you:

- You will never have to pay overdraft charges, including fees that a merchant may charge for a bounced check, as long as you have funds in your savings account or line of credit to cover the overdraft amount.

- You will protect your credit rating, which can be negatively affected by overdrafts.
- You will save time, hassle, worry and embarrassment.

Contact any First Bank branch to sign up for overdraft protection today. It takes just a few minutes to complete the authorization forms, and there is never a charge to set up or perform the automatic transfers. You'll love the convenience, savings and peace of mind.

**Subject to approval when you apply for a line of credit.*

***Based on federal regulations, pre-authorized transfers are limited to 6 per statement cycle.*



Learn more about us at
www.firstbankak.com

Beware of scams targeting older adults

Every year, millions of Americans over age 60 are victims of fraudulent scams that cost an estimated \$3 billion. The problem is not that older adults are easily fooled; it's that criminals are finding newer and more sophisticated ways to cheat people out of their money.

These tips can help protect assets belonging to you or a loved one:

- **Watch for signs of neglect or coercion.** Older adults are vulnerable to threats, and abusive caregivers may demand large sums of money in exchange for providing food or care.
- **Be alert to theft.** Because they need more care, older adults may be more easily victimized by those who come into the home for a legitimate reason but steal or "borrow" property while there.
- **Keep an eye on investments.** Sometimes, older adults can be easily persuaded into putting money toward risky (or nonexistent) investments or business ventures.
- **Get educated about scams.** Pleas for help or offers of special deals can be confusing for older adults. No one should ever give

out bank account numbers or other sensitive information over the Internet or phone.

We're doing our part, too

First Bank can help protect the financial assets of our customers. For example, we offer account monitoring with our secure personal and business online banking services. This is an excellent way to protect your accounts, because you can identify fraudulent activity faster if you review your account statements online frequently rather than waiting to receive paper statements in the mail.

Important: If you suspect that your First Bank account has been compromised by fraudulent activity, please contact us as soon as possible between 8 a.m. and 5 p.m. weekdays.

To learn more, visit www.firstbankak.com and select "Security" under the "Quick Links" section of our home page.



Member FDIC