

SIGNALS

NEW DIRECTIONS IN FINANCIAL SERVICES



FIRST BANK

The one who's here.



Enjoy 24/7 access to your First Bank accounts

With eight branch locations throughout Southeast Alaska, First Bank is never far from home. Still, there may be times when you would like to take care of routine financial transactions without having to leave your home or office — but with all the security you enjoy when inside your bank.

Welcome to **Mobile Banking by First Bank**, with services that let you access your accounts securely anytime from your mobile phone or device.

First Bank offers three ways for you to manage your accounts: an App, a browser-based mobile solution and text banking for quick access. For a mobile App, visit iTunes or Google Play App Stores and search for "First Bank Alaska." Use your Online Banking sign-on credentials to log into your accounts.

With our browser-based **mobile solution**, you can access your account information from your mobile device anytime and just about anywhere. Just visit www.FirstBankAK.com and you can:

- View balances
- Monitor account activity
- Make transfers
- Pay bills
- View cleared checks
- Find branch and ATM locations with interactive maps and directions

In addition, mobile **text banking** is an easy way to access your account information from any registered device with texting capabilities. Use it to view balances, check recent transactions and get help contacting First Bank.

To use text banking you must go through your First Bank Online Banking Account and register each device that you may use for this service.

To learn more or for help using these services, call our Electronic Banking Center at **(888) 220-4446**.

Note: An Online Banking account is required to use Mobile Banking. Although First Bank does not charge for its mobile banking services, charges from your mobile carrier may apply.

SAFETY TIP: To help protect your financial information, First Bank recommends that you use a unique password (not one you use for your email or other online activities) for Mobile Banking accounts. Select a password that combines upper and lowercase letters, numerals and other characters, and change your password regularly.



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How to make your 2015 financial resolutions stick

Each year, millions of people make New Year's resolutions to "save more money" or take other steps to improve their financial situation. Yet polls show that less than one-third of all Americans have a monthly budget to track income and expenses, and even fewer have a long-term financial plan.

How can you build a responsible personal budget that keeps your spending in control while maximizing savings and minimizing debt? These tips can help:

Start an emergency fund. Begin building a separate emergency fund with enough money to cover your living expenses for three to six months. Avoid using your reserve to pay off debt, as this can leave you financially vulnerable if an emergency arises.

Pay more than the minimum. Making only the minimum payment on your debt each month may leave you with more cash in your pocket, but it probably won't help you get out of the red. Put as much toward paying off your debt, especially high-interest debt, as you can do responsibly.

Avoid the debt shuffle. Advancing money from one debt source to pay down another is not a viable long-term solution. In fact, "robbing Peter to pay Paul" can put you in a bigger financial crunch than ever.

Say goodbye to late fees. If you have trouble keeping track of your bills, First Bank's Online Bill Pay tool can help. Use this service to pay one-time and recurring bills automatically. You'll never have to worry about late payments and money-wasting penalties again.

From Online Bill Pay to a variety of savings accounts, First Bank offers products and services that can help you manage your money wisely. Call or stop by your local branch location, call us at **1-800-478-6101**, or visit **www.FirstBankAK.com** to learn more.



Learn more about us at
www.FirstBankAK.com

Take a vacation from worrying

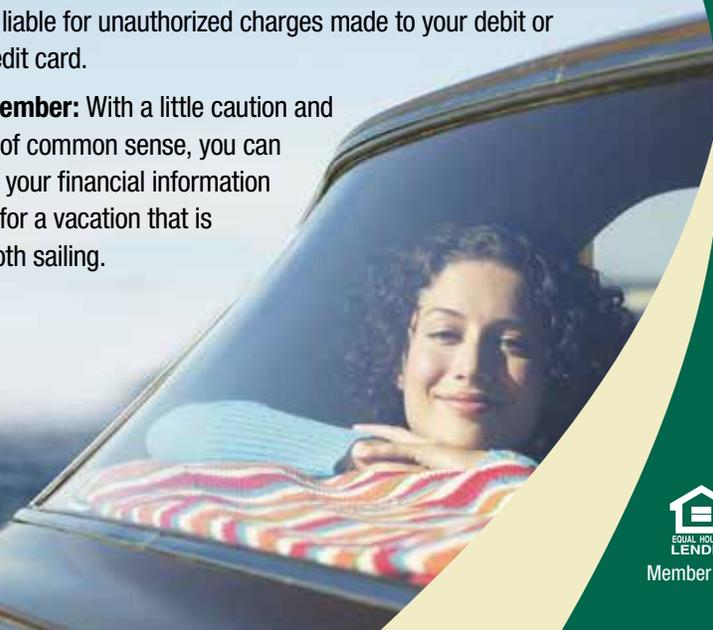
Vacation is supposed to be a time to relax and live a carefree lifestyle. Unfortunately, scam artists and thieves are always on duty, so it pays to be vigilant with your financial information when traveling.

To help protect your financial information on the road:

- Before you leave home, notify your debit and credit card companies about your travel plans. Charges placed while you are away from home could be flagged as "unusual activity," prompting a card company to freeze your accounts.
- Never share your debit or credit card or other financial information. One common scam is for a person to call you supposedly from your hotel's front desk. The caller asks you to provide or "confirm" your card number. Don't do it!
- If your mobile device automatically connects to a nearby Wi-Fi network, change the settings to prevent it. You can't be sure these networks are secure.

- Check with the hotel to make sure you log onto the hotel's authorized Wi-Fi network. A Wi-Fi site that looks authentic could be set up by scammers to access your information.
- Carry some cash, but use debit cards for most purchases. Lost or stolen cash is gone forever. But you will likely not be liable for unauthorized charges made to your debit or credit card.

Remember: With a little caution and a lot of common sense, you can keep your financial information safe for a vacation that is smooth sailing.



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