

SIGNALS

NEW DIRECTIONS IN FINANCIAL SERVICES



FIRST BANK
MEMBER FDIC



Redesigned to be easier than ever:
www.firstbankak.com
puts your bank at your fingertips

At First Bank, we understand that for many of our customers, visiting a branch may not always be convenient. That's why we've redesigned our website to make it easier for you to get information and access to all the financial services you need anywhere you have Internet service. Here are some of the highlights of the new **www.firstbankak.com**.

Quick & easy sign-in for online banking

With Online Banking, you have 24-hour access to your accounts so you can do your banking when it's convenient for you thanks to an easy-to-find login link located at the top of our home page. Log in to view accounts and transactions, transfer funds, pay bills with Bill Pay, and even get mobile access. Our secure service makes it easy!

Online Banking is free for First Bank customers with any personal checking accounts, and enrollment is easy. Just click the login link at the top of our home page, then select "enroll." After completing a short online form, you'll receive an email notification of enrollment and instructions to call your branch for your confidential login information.

Fast access to answers

Our redesigned website also offers quick links to important financial information and tools such as:

- Deposit rates on checking, savings and investment accounts
- Home loan rates
- Financial calculators to help you reach your financial goals, such as saving for retirement or buying a home



- Lost or stolen card reporting information
- Security information and alerts
- News and events about our bank, including our support and involvement with the community

View financial services and "Learn More"

Our redesigned website makes it easier to get the financial information you need. The site provides a quick, snapshot description of all our services and products. To get full details, simply click on the "Learn More" button. The new website also lets you print the page, share it through social networks and get answers to your questions from your First Bank financial professional.

Visit the new **www.firstbankak.com** today and see how we've made it even easier to put you bank at your fingertips.

Safety tips for preventing debit card fraud

First Bank's Debit Card makes it more convenient and easier for you to make purchases and get cash. However, if you are not careful, it can also be a convenient way for thieves to access your bank accounts.

Think safety first when using your debit card

Here are a few steps you can take to keep your debit card and your accounts safe:

1. When you sign for a purchase, check to see that the amount is correct. Never sign a blank sales slip.
2. Make sure the merchant returns your card.
3. Memorize your PIN number. Do not write your PIN number on your card and never give your PIN number to anyone.
4. Check your monthly statements for accuracy, and immediately report any discrepancies.
5. Report lost or stolen cards immediately:
 - During business hours, call **907-228-4446** or toll free **888-220-4446**

- After business hours, call **1-800-682-6075**
- You can also report it online at:
www.ReportMyCards.com

For First Bank Debit Cards:

Call customer service anytime: **1-800-819-4249**

Outside the U.S.: **402-346-1553**

Secure tool for smart money management

When you take precautions to keep your debit card secure, it can be a handy tool for tracking your spending because it provides a record of each transaction itemized on your monthly statement.

First Bank also offers a **Student Debit Card**, which can be a great way for teens 14 to 18 years old to learn about basic cash management and personal budgeting. With a parent or guardian, students can get a debit card attached to an Anytime Checking Account with no monthly fees and no minimum balance requirement.

Visit **www.firstbankak.com** or contact any First Bank branch for more information about our debit cards for you or your teen.

Learn more about us at
www.firstbankak.com

Make sure you're covered with overdraft protection

It's happened to almost everyone: Your checking account is overdrawn due to a minor accounting oversight which results in the embarrassment of having your debit card declined. You might also have to pay an overdraft fee for a bounced check that could possibly negatively affect your credit score.

With **overdraft protection** from First Bank, you can use your debit card and write checks with confidence that you're always covered. We offer two ways to protect your accounts:



1. Link your checking account to any of your First Bank savings account, or
2. Apply for a line of credit* to cover any overdrafts.

Then, we'll automatically transfer funds from your savings account or credit line to cover any deficit in your checking account.**

Automation overdraft protection helps:

- Protect your credit rating
- Avoid declined debit card purchase attempts
- Eliminate fees merchants charge for bounced checks

Free & easy enrollment

At First Bank, there's no fee for overdraft protection, and setting up your automatic transfers is fast and easy. Visit any First Bank branch and complete the authorization forms. That's all it takes!

**Subject to approval of your application.*

***Federal regulations limit the number of pre-authorized transfers to 6 per statement cycle.*