


# BUSINESS EXTRA

www.firstbankak.com • Summer 2010

## Increase Sales by Accepting Debit and Credit Cards



Americans love their debit and credit cards – an average American carries five or six.\* So it stands to reason that your customers want to be able to use their plastic when they buy from you. This is true for any consumer transaction.

Your business can benefit from the advantages of accepting debit and credit cards:

- **Improved cash flow.** You get paid in days – not weeks – when customers pay with plastic.
- **Potential for increased sales.** When customers can make a purchase instantly, they're more likely to follow through with the transaction.

The easier you make it for customers to buy, the more likely they are to return for additional purchases.

- **Greater likelihood of moving big-ticket items.** Consumers know they can spread out payments over several months when they use a credit card.
- **Automatic currency conversion.** If you have customers in other countries, credit cards instantly convert the transaction from the foreign currency to U.S. dollars.

Contact FirstBank to learn more about how our payment processing solutions can boost your business' success. We offer a complete package of merchant services.

\* Source: CardWeb.com.®

## First Bank: A Safe Place for Your Funds

Spend less and save more – it's becoming a way of life for many people. You may keep a more careful eye on prices at the grocery store as well as your retirement funds. Perhaps you decided to scale down a vacation or put off taking a trip this year. You may be saying, "I don't need this," more often when considering a new purchase.

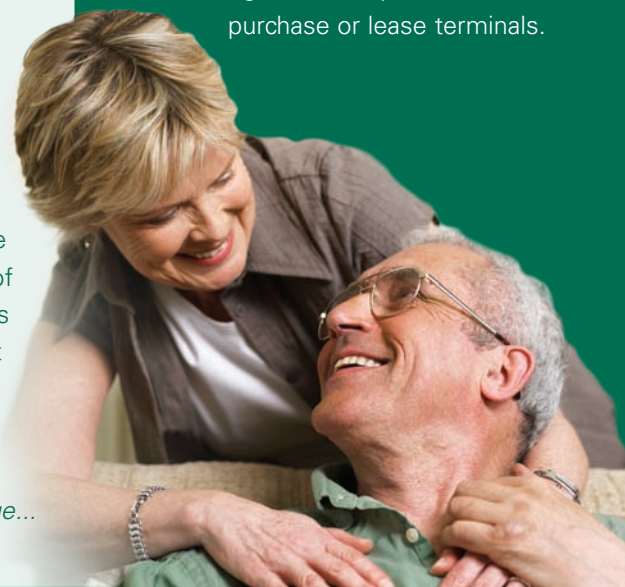
According to a 2009 Gallup poll, spending is down among all age groups. Baby boomers (those born from 1946 to 1964)

are tightening their wallets only slightly less than Generation X (those born between 1965 and 1979). The chart [back page] compares average daily spending in 2009 with 2008. Because baby boomers are the largest group of U.S. consumers, their spending habits have a proportionately stronger effect on the economy. Gallup notes that this decline in spending could mean a weaker economic recovery.

*continued on back page...*

## First Bank's Merchant Services

First Bank's Merchant Services Department offers a complete portfolio of credit and debit card processing products. With First Bank Merchant Services you can be assured that your business will benefit from the finest in card processing services. Recent upgrades and service enhancements include upgraded state of the art processing terminals, customer account management tools, the launch of a PCI certification program and soon a new easier-to-read monthly statement. First Bank's Merchant Services takes great pride in offering our merchants a higher level of service than competing providers with local customer support, individual based pricing, next day funding and no requirements to purchase or lease terminals.



Run Your Business Faster

## Save Time and Money with First Bank

Do you strive to do more with less – smaller staff, less time, lower budgets? Don't cut corners on money management. Instead, make the most of your time and resources with an array of time-saving services from First Bank.

**1. Online banking** allows you to manage your account balances instantly. Stay organized with features that allow you to:

- View and print check images.
- Set up one-time or recurring transfers and direct payments to individuals and vendors.
- View eStatements securely and save them electronically.

**2. Check imaging** allows you to view the front and back image of checks once they are processed.

**3. Remote deposit capture** allows you to scan checks and transmit the scanned images digitally to First Bank for posting and clearing. Reduce unnecessary trips, and make deposits when it is most convenient for you.

**4. Cash management solutions** can be customized for the unique needs of your business. Take advantage of wire transfers, automated clearinghouse (ACH), sweep accounts and more. Authorize online access to managers so they can perform cash management tasks securely online.

### DON'T WASTE ANOTHER MINUTE

With First Bank, business banking services are straightforward and easy to implement. We help you get started with all the tools you need, and you



can count on us for fast service whenever you have a question or concern. Visit [www.FirstBankAK.com](http://www.FirstBankAK.com) or call **1-888-220-4446** to learn more.

## First Bank: A Safe Place for Your Funds

...continued from front page

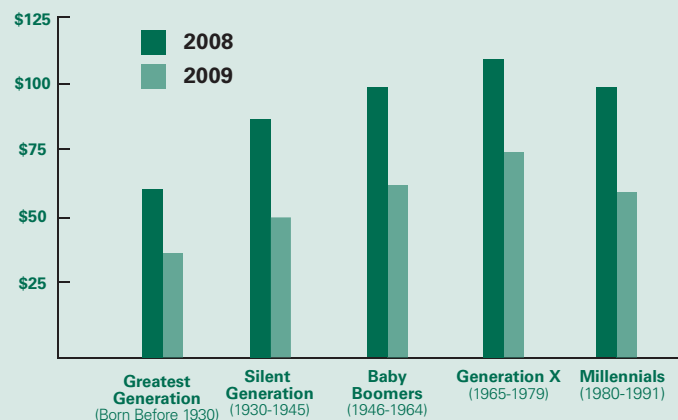
### SAVING MAKES SENSE

If you're a boomer, there's no need to feel guilty about spending less than in years past – it's smart to cut back on spending as you approach your golden years, especially in a slowly recovering economy. It's wise to save more money and pay with cash. First Bank has several savings vehicles to keep your funds secure.

The money you deposit with us is protected by the Federal Deposit Insurance Corporation (FDIC). The FDIC insures each account holder's funds to at least \$250,000 until Dec. 31, 2013.\* Individual retirement accounts and certain other retirement accounts are separately insured up to \$250,000. You can extend FDIC coverage if you establish different types of accounts – a bank representative can determine the accounts that may work best for your situation.

Learn more about the First Bank savings products that can keep your money secure by calling **1-888-220-4446**, visiting us at [www.FirstBankAK.com](http://www.FirstBankAK.com) or stopping by to see us today!

### Average Daily Spending



\* Source: Gallup, [www.gallup.com](http://www.gallup.com).

\* After Dec. 31, 2013, the basic insurance limit will return to \$100,000, barring further legislation, and retirement accounts will be separately insured to \$250,000.