

Many adventures await you on the road of life.

Let's get started.



Choosing the Right Checking Account is Important.

You need a checking account that meets your financial needs, is easy to manage, flexible to your lifestyle and able to grow with you. Let an experienced First Bank representative help you select a checking account that will best meet your financial needs.

All First Bank checking accounts come with

- Free Online Banking, Bill Pay & Mobile Banking
- Free First Bank Debit Mastercard[®]
- Free eStatements
- Free email & text alerts
- Unlimited check writing
- Overdraft Privilege (if qualified, see below)
- Auto Transfer to Savings or Money Market account
- Check Safekeeping for your convenience

	First Choice Checking	First Plus Checking	First Premier Checking	Legacy Checking	Student Checking	Workplace Banking
Personal Checks	Discounted	Discounted	Free Basic	Free Basic	Discounted	Discounted
Interest Bearing	No	Yes ⁷	Yes ⁷	Yes ⁷	No	Yes
Non-First Bank ATM Withdrawal	\$2.50	\$0	\$0	\$0	\$2.50	\$2.50
Other banks ⁹ ATM Fee Rebate	No	No	Yes	No	No	No
Free eStatements	Yes	Yes	Yes	Yes	Yes	Yes
eStatements w/Check Images	\$1	\$1	Free	Free	\$1	\$1
Paper Statements	\$2	\$2	Free	Free	\$2	\$2
Paper Statements w/ Check Images	\$3	\$3	Free	Free	\$3	\$3
Account Notes	<p>\$9.95 service charge is waived when any of the following are met during a monthly statement period:</p> <ul style="list-style-type: none"> ▪ Ten or more debit card purchases⁹ ▪ Direct deposits totaling \$500 or more (combined)⁹ ▪ Maintain an avg. account balance of \$1,500² 	<p>\$11.95 service charge is waived when any of the following are met during a monthly statement period:</p> <ul style="list-style-type: none"> ▪ \$20,000 in combined personal deposit⁵ account and consumer loan⁶ balances³ 	<p>\$24.95 service charge is waived when any of the following are met during a monthly statement period:</p> <ul style="list-style-type: none"> ▪ \$100,000 in combined personal deposit⁵ account and/or consumer loan⁶ account balances³ ▪ Relationship with First Bank Wealth Management⁴ 	<p>\$8.95 service charge is waived when any of the following are met during a monthly statement period:</p> <ul style="list-style-type: none"> ▪ \$5,000 in combined personal deposit⁵ account balances³ * Available to clients aged 60 and above. 	<p>Not subject to monthly service charge. Available to clients aged 16-24. This account converts to First Choice Checking on the primary owner's 25th birthday.</p>	<p>\$9.95 service charge is waived when any of the following are met during a monthly statement period:</p> <ul style="list-style-type: none"> ▪ 25 or more debit card purchases⁹ ▪ Direct deposits totaling \$500 or more (combined)⁹ ▪ Maintain an avg. account balance of \$1,500² ▪ Available to employees of qualified businesses¹⁰
.75% discount on consumer and home equity loan rates when payment is direct debited from account ¹	Yes	Yes	Yes	Yes	NA	Yes



First Bank eBanking

eBanking is the quick, easy and secure way to manage your finances.

- Get account balances and transaction history
- Pay your bills
- View your statements
- View check images
- Transfer funds between accounts
- Place a stop payment on checks
- Sign up to receive alerts on your accounts, payments, and debit card
- Enroll in Mobile Banking



Mobile Banking-First Bank on the Go

First Bank on the Go is a great way to securely stay connected to your finances with your Apple[®] iPhone[®] or iPad[®], Android[™] phone or tablet, and Kindle Fire tablet. Download the First Bank Mobile Banking app at FirstBanks.com/mobileapp or visit your device's app store.

Getting started

1. Go to firstbanks.com
2. Click on "Enroll," in the Secure Login box.
3. Complete the authentication process. The security of your data is of the highest priority.



Concerned about Overdrafts? Ask about our solutions

- Overdraft Transfer (transfer from a linked First Bank account, \$10/transfer)
- Preferred Credit (revolving line of credit, 18% Annual Percentage Rate, subject to credit approval)
- Overdraft Privilege (\$35 fee/item)

Federal regulations require that you provide your consent to receive Overdraft coverage for certain Debit/ATM card transactions. This program benefits you by allowing us to cover your unexpected expenses when you do not have enough funds in your account. Even if you don't regularly overdraw your account, you may want to opt-in to the program to have the peace of mind in case of an everyday emergency.



Wealth Management
 Personal Banking
 Mortgage
 Business Banking

Pay bills, check balances, transfer funds and more!
 Download the First Bank mobile app at firstbanks.com/mobileapp.

firstbanks.com
 1-800-760-BANK
 Member FDIC



1. If payment is not direct debited from checking account, rates on consumer loans and home equity loans are 3/4% higher. Available to First Choice Checking, First Plus Checking, First Premier Check, and Legacy Checking clients.
2. Average account balance for First Choice Checking is determined by adding the balance at the end of each calendar day during the statement period, up to, but not including the day the statement is produced and dividing the sum by the number of days in the statement period.
3. Combined deposit balances include combined low balances cycle to date of all eligible accounts. Combined balances require at least one owner in common on each of the combined accounts, if some of the accounts are held jointly.
4. Investment and insurance products are offered through INFINEX INVESTMENTS, INC., Member FINRA/SIPC. First Bank Wealth Management is a trade name of First Bank. Infinex and First Bank are not affiliated. Infinex does insurance business in California as Infinex Insurance Agency, CA Agency License #0H30186. Products and investment advisory services made available through Infinex are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value. Infinex does not offer tax advice. Consult your tax advisor for more details.
5. Eligible deposit accounts include all consumer checking, savings, money markets, CDs and IRAs at First Bank.
6. Eligible loan accounts include all consumer loans and lines of credit. First mortgages are not included.
7. This is a variable rate account. Interest rates are determined at the bank's discretion and are subject to change.
8. If you use an ATM not owned by First Bank, you may be charged a fee by the ATM operator or any network used to complete the transaction.
9. Transactions must post to account in order to be included in the current month's statement period.
10. Business must be an existing First Bank client with 50 or more employees, offer direct deposit and be enrolled in the Workplace Banking program.