

FIRST BANK WISDOM[®]

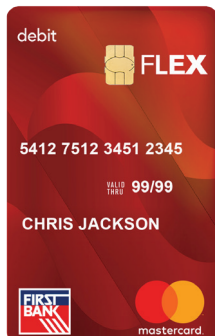
Debit Cards

You don't need cash in hand to have money in your pocket.

Let's make things easy.

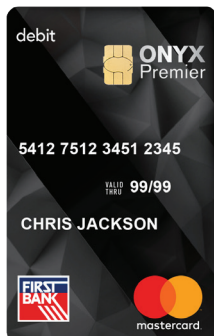


Whether you're shopping around the corner or around the world, all First Bank Debit Mastercards[®] are the easy way to pay for your purchases directly from your checking account.



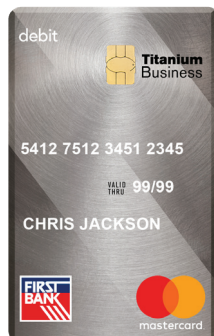
FLEX

Powered by Mastercard, your First Bank FLEX debit card works like a check anywhere Debit Mastercard is accepted – at millions of locations around the world! You can use your FLEX debit card for everyday purchases at department stores, restaurants, doctors' offices, gas stations and for online shopping.



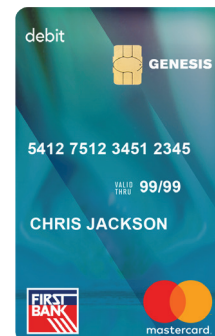
Onyx

Similar to the FLEX debit card, but with a higher degree of exclusivity. Onyx has higher daily withdrawal and spending limits that align with your personal spending needs.



Titanium Business

The First Bank Titanium Debit Mastercard BusinessCard has been designed specifically for your needs as a business owner. And you can request extra cards for your employees and preset their individual spending limits.



Genesis

Genesis allows parents to open a joint checking account with kids that offers the child their own debit card, with added "starter" features, such as lower daily limits, the ability to transfer money directly from your personal checking account to your child's, and available text/email notifications in case the account falls below a threshold you determine.

ADDED BENEFITS

Just by using your First Bank debit card, you enjoy many features and benefits that will enhance your overall shopping experience.

Extended Warranty Insurance*

Doubles the time period and duplicates the coverage of the original manufacturer's or U.S. store brand warranty on new products for a maximum of one year.

Price Protection*

Guarantees the best price on new products purchased by providing a refund on the difference if you find a lower price within 60 days of purchase.

Satisfaction Guarantee*

Provides up to \$250 per new product if you become dissatisfied with a product within 60 days of purchase and the merchant will not accept a return.

Mastercard Global Service™

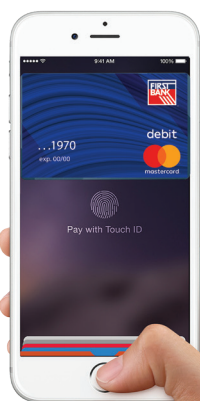
Provides around-the-clock customer service for all of your card-related questions.

*Certain restrictions, terms, and conditions apply. See your branch representative for details.



Use Apple Pay™ with any compatible Apple device to pay without swiping your cards while shopping or when used in your favorite apps. There's no need to enter payment and contact information. Simply pay with a single touch of your finger using Touch ID™.

With Apple Pay, your debit card number is assigned a unique Device Account Number, which is encrypted and stored on your device. When you make a purchase, the Device Account Number along with a dynamic, transaction-specific security code is used to process your payment. In addition, paying with Apple Pay allows for enhanced security and confidentiality as your actual card number or security code is never shared with merchants or transmitted during the payment process.



Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay and Touch ID are trademarks of Apple Inc.

HOW WE KEEP YOU SAFE

Fraud monitoring Our sophisticated team of professionals along with our state-of-the-art technology platform reviews how and where your card is being used and is designed to help block potential fraud if abnormal patterns are detected. If we see something unusual, we move fast to help keep your card — and your personal information — safe.

Mastercard Zero Liability Protection* Should your card be lost or stolen, First Bank will credit fraudulent charges made with your card back to your account.

Identity Theft Resolution – Assisted Restoration** If someone attempts to steal your identity, we provide the services you need to report and help resolve the incident.

* The \$0 Liability Guarantee covers fraudulent purchases and payments made by others using your First Bank debit card. To be covered, report purchases made by others promptly, and don't share personal or account information with anyone. Consult customer and account agreements for full details.

** Certain terms, conditions and exclusions apply. For complete coverage terms and conditions call 1-800-MASTERCARD (1-800-627-8372) for assistance. Refer to the Mastercard® Guide to Benefits at firstbanks.com/mastercardGTB for more information. Mastercard, Master RoadAssist Roadside Service, Mastercard ID Theft Protection, Mastercard ID Theft Alerts, Mastercard SecureCode, and Masterpass are registered trademarks, and the circles design is a trademark of Mastercard International Incorporated.

Customize Your PIN!

You can select your own PIN anytime by calling **1-800-760-BANK (2265)**.



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Personal Banking
Mortgage
Business Banking

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

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