

The return on some investments can't be measured in dollars and cents.

Let's Thrive.



First Bank's Thrive Banking Suite is committed to educating our clients, positioning them for financial success and giving them access to borrowing power. Our Thrive products empower anyone who is starting their financial journey or wanting to restore their financial freedom.



Thrive Checking Account¹

Using a checking account to manage your money is smart.

- \$25 minimum opening deposit
- Designed to prevent overdrafts and associated Overdraft and NSF Return Item Fees
- Other Features/Benefits
 - Avoid \$9.95 monthly maintenance fee when one or more Debit Mastercard[®] purchases OR one or more Direct Deposits in any amount posts to the account during a monthly statement period
 - Enjoy access to Free Mobile Banking and eBanking which includes eStatements, Bill Pay, Pay People and External Transfer
 - No Early Closure Fee and No Paper Statement Fee
 - Receive 4 free Money Orders or Cashier's Checks in a monthly statement period



Thrive Credit Builder Loan²

A Thrive Credit Builder Loan is a simple way to establish or rebuild your credit.

- Borrow \$500 at a fixed interest rate
- Loan amount is held in a **Thrive Credit Savings Account** while it earns interest
- Funds in the Thrive Credit Savings Account are available after 12 months of payments



Thrive Home Improvement Loan²

A Thrive Home Improvement Loan provides financing for your desired and unexpected home improvements.

- Borrow \$1,000 to \$25,000
- Fixed interest rate
- No closing costs



Thrive Mortgage Loan²

Finding the perfect place to call home is just as important as how you plan to pay for it.

- For first-time homebuyers only
- Borrow \$30,000 to \$200,000
- First Bank will match cash down payment and/or closing costs not to exceed \$2,000.

Refer to Personal Schedule of Fees and Product/Rate Sheet that includes interest rate information and certain terms of each deposit account.

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¹ Checks are not available to order for this account.

² All loans are subject to credit approval and program guidelines. For Thrive Home Improvement and Thrive Mortgage Loans, additional requirements may apply.



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03/2024