

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.

First Bank checking account features include:

- Free eBanking, Bill Pay & Mobile Banking
- Free First Bank Debit Mastercard[®]. Cardholders have access to over 55,000 surcharge-free ATMs in the Allpoint[®] Network
- Free eStatements and email/text alerts
- Unlimited check writing
- Free Transfer to Savings or Money Market account

	First Choice Checking	First Plus Checking	First Premier Checking	Legacy Checking	Workplace Checking	Student Checking
Interest-Bearing	No	Yes ¹	Yes ¹	Yes ¹	Yes ¹	No
Statements (eStatements free)						
eStatement/Images	\$1.00	\$1.00	\$0	\$0	\$1.00	\$1.00
Paper Statement	\$3.00	\$3.00	\$0	\$0	\$3.00	\$3.00
Paper Statement/Images	\$4.00	\$4.00	\$0	\$0	\$4.00	\$4.00
Frequency	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Other Banks' ATM Surcharge Fee Reversal ²	No	No	Yes	No	No	No
Allpoint Network ATM Withdrawal Fee	\$0	\$0	\$0	\$0	\$0	\$0
Non-First Bank ATM Withdrawal Fee	\$3.00	\$3.00	\$0	\$3.00	\$3.00	\$3.00
Free Cashier's Checks and Money Orders	No	Yes	Yes	Yes	No	No
Monthly Maintenance Fee ⁸	\$9.95	\$11.95	\$24.95	\$8.95	\$9.95	\$0
<i>You may avoid the monthly maintenance fee by meeting these requirements:</i>	During a monthly statement period: <ul style="list-style-type: none"> • Ten or more debit card purchases³ or • Direct deposits totaling \$500 or more³ or • Maintain an average account balance of \$1,500⁴ 	During a monthly statement period: <ul style="list-style-type: none"> • \$20,000 in combined personal deposit⁵ account and/or consumer loan⁶ account balances⁷ 	During a monthly statement period: <ul style="list-style-type: none"> • \$100,000 in combined personal deposit⁵ account and/or consumer loan⁶ account balances⁷ or • Relationship with First Bank Wealth Management⁹ 	During a monthly statement period: <ul style="list-style-type: none"> • \$5,000 in combined personal deposit⁵ account balances⁷ 	During a monthly statement period: <ul style="list-style-type: none"> • 15 or more debit card purchases³ or • Direct deposits totaling \$500 or more³ or • Maintain an average account balance of \$1,500⁴ 	NA
Account Notes	<ul style="list-style-type: none"> • Discounted first order of personal checks 	<ul style="list-style-type: none"> • Discounted first order of personal checks 	<ul style="list-style-type: none"> • Free basic checks 	<ul style="list-style-type: none"> • Available to clients aged 60 and above • Free basic checks 	<ul style="list-style-type: none"> • Available if primary or secondary account holder is an employee of a qualified business¹⁰ • Discounted first order of personal checks 	<ul style="list-style-type: none"> • Available to a primary owner who is age 16 to 24. This account converts to First Choice Checking on the primary owner's 25th birthday. • Not eligible for Overdraft Privilege Service • Discounted first order of personal checks



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[®]; or Android[™] phone or tablet. Download the First Bank Mobile Banking app at the Apple App Store or Google Play store.



Concerned about Overdrafts?

Ask about our solutions

- Overdraft Transfer (transfer from a linked First Bank account to cover an overdraft, \$10/transfer)
- Preferred Credit Loan (revolving line of credit linked to your checking account to cover an overdraft, subject to credit approval and finance charges under Preferred Credit Loan agreement)
- Overdraft Privilege Service¹¹ (Non-contractual, discretionary service provided on eligible accounts to authorize and pay overdrafts up to an Overdraft Privilege Limit when mistakes happen or you have unexpected problems or expenses. May be available for checks and other transactions made using your checking account number, automatic bill payments, and recurring debit card payments. Also, at your request, we may authorize and pay ATM transactions and everyday debit card transactions using your Overdraft Privilege Limit. Overdraft Fee of \$30 for each paid item or transaction.)



Wealth Management
Personal Banking
Mortgage
Business Banking

1. This is a variable rate account. Interest rates are determined at the bank's discretion and may change after the account is opened.
2. If you use an ATM not owned by First Bank (and not part of the Allpoint Network), you may be charged a surcharge fee by the ATM owner used to complete the transaction. You will receive an automatic reversal of the ATM surcharge fee for domestic and international ATM withdrawals. There may be other fees associated with international ATM withdrawals that are not reversed.
3. Transactions must post to the account in order to be included in the current month's statement.
4. Average account balance 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.
5. Eligible deposit accounts include all consumer checking, savings, Money Market, CD and IRA accounts at First Bank.
6. Eligible loan accounts include all consumer loans and lines of credit. First mortgages are not included.
7. 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.
8. Monthly maintenance fee may trigger advances from your First Bank Preferred Credit Line or Overdraft Transfer services you have established.
9. Investment and insurance products are offered through Osaic Institutions, Inc. Member FINRA/SIPC. Osaic Institutions and First Bank are not affiliated. Osaic Institutions does insurance business in California as Osaic Institutions Insurance Agency, CA Agency License #OH30186. Products and investment advisory services made available through Osaic Institutions 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. First Bank Wealth Management is a trade name of First Bank, and certain products and services are provided through First Bank, and its affiliates and subsidiaries. Neither Osaic Institutions or First Bank, nor any of their affiliates or financial advisors, provide legal, tax, or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions. Use FINRA's BrokerCheck to learn about the professional background, certifications, licenses, and any regulatory violations or complaints for any financial advisor.
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.
11. With the Overdraft Privilege Service, we have the discretion of authorizing and paying transactions that cause your Available Balance to be negative (up to your Overdraft Privilege Limit). The Overdraft Privilege Limit includes your negative Available Balance and any Overdraft Fees that are assessed. We may charge an Overdraft Fee for each item or transaction we pay that causes the Available Balance to become negative or occurs while the Available Balance on the account is negative. We require overdrafts to be repaid immediately, so you should make a deposit as soon as possible. You must deposit enough money to bring your account to a positive end-of-day Ledger Balance at least once every 30 calendar days (including the payment of all bank fees and charges), or we will suspend the Overdraft Privilege Limit. We may also suspend the Overdraft Privilege Limit if your account no longer meets the eligibility requirements for Overdraft Privilege Service or the number of Overdraft Fees you have paid is considered excessive. See Overdraft Privilege Service (Consumer Account) Disclosure for more detailed information, including eligibility and limitations on Overdraft Fees.

Refer to Personal Schedule of Fees and Product/Rate Sheet that include certain terms of your account and interest rate information, if applicable.

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