

# 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
- Auto Transfer to Savings or Money Market account
- Check Safekeeping for your convenience

	First Choice Checking	First Plus Checking	First Performance Checking	First Premier Checking	Legacy Checking	Workplace Checking	Student Checking
Personal Checks	Discounted	Discounted	Discounted	Free Basic	Free Basic	Discounted	Discounted
Interest Bearing	No	Yes <sup>7</sup>	Yes <sup>7</sup>	Yes <sup>7</sup>	Yes <sup>7</sup>	Yes <sup>7</sup>	No
Non-First Bank ATM Withdrawal	\$2.50	\$0	\$0	\$0	\$0	\$2.50	\$2.50
Other banks <sup>8</sup> ATM Fee Rebate	No	No	No	Yes	No	No	No
Free eStatements	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Complimentary Cashier's Check or Money Order	No	Yes	Yes	Yes	Yes	No	No
eStatements w/ Check Images	\$1	\$1	\$1	Free	Free	\$1	\$1
Paper Statements	\$2	\$2	\$2	Free	Free	\$2	\$2
Paper Statements w/ Check Images	\$3	\$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"> <li>▪ Ten or more debit card purchases<sup>9</sup></li> <li>▪ Direct deposits totaling \$500 or more<sup>9</sup></li> <li>▪ Maintain an avg. account balance of \$1,500<sup>2</sup></li> </ul>	<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"> <li>▪ \$20,000 in combined personal deposit<sup>5</sup> account and consumer loan<sup>6</sup> balances<sup>3</sup></li> </ul>	<p>\$15.00 service charge is waived when the following requirements are met during a monthly statement period:</p> <ul style="list-style-type: none"> <li>▪ Minimum of 15 debit card transactions<sup>9</sup></li> <li>▪ Direct deposits totaling \$250 or more<sup>9</sup></li> </ul>	<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"> <li>▪ \$100,000 in combined personal deposit<sup>5</sup> account and/or consumer loan<sup>6</sup> account balances<sup>3</sup></li> <li>▪ Relationship with First Bank Wealth Management<sup>4</sup></li> </ul>	<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"> <li>▪ \$5,000 in combined personal deposit<sup>5</sup> account and/or consumer loan<sup>6</sup> balances<sup>3</sup></li> <li>▪ Available to clients aged 60 and above.</li> </ul>	<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"> <li>▪ 15 or more debit card purchases<sup>9</sup></li> <li>▪ Direct deposits totaling \$500 or more<sup>9</sup></li> <li>▪ Maintain an avg. account balance of \$1,500<sup>2</sup></li> <li>▪ Available to employees of qualified businesses<sup>10</sup></li> </ul>	<p>Not subject to monthly service charge. Available to clients aged 16-24.</p> <p>This account converts to First Choice Checking on the primary owner's 25th birthday.</p> <p>Not Eligible for Overdraft Privilege</p>

All accounts listed above receive a .75% discount on consumer and home equity loan rates when payment is direct debited from account<sup>1</sup>



### 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



### Concerned about Overdrafts?

Ask about our solutions

- Overdraft Transfer (transfer from a linked First Bank account to cover 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 Service<sup>11</sup> (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.)



### 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.



Wealth Management  
 Personal Banking  
 Mortgage  
 Business Banking

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 Performance, Workplace Checking, First Premier Checking, Legacy Checking, and Student Checking clients.
2. 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.
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.
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. A deposit must be made at least every 32 days, or we will suspend the Overdraft Privilege Limit. See Overdraft Privilege Disclosure for more detailed information, including eligibility and limitations on Overdraft Fees.

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