

# In life, there will always be a few rainy days.

Let's make our own sunshine.

Savings Accounts/CD



## We have a First Bank savings account to fit your needs.

A sound savings plan can help you reach your financial dreams and protect you against financial emergencies. It can also prepare you for major life events, such as funding your children's education or planning for your retirement.

At First Bank, we understand the need to create good financial habits, which is why we offer a variety of savings options, from traditional savings and money market accounts to CDs and IRAs.

A First Bank representative can help you find the Savings plan that is right for you.



	KIDS CASH SAVINGS <sup>1</sup> (for clients under age 18)	STATEMENT SAVINGS	PERFORMANCE MONEY MARKET	CERTIFICATES OF DEPOSIT (7 days - 60 mos.)	TRADITIONAL IRA (3 - 60 mos.)
Minimum Opening Deposit	\$5	\$100	\$100	\$1,000	\$1,000
Monthly Service Charge <i>No monthly service charge with balance requirements</i>	\$0	\$3 <i>\$100 min. daily balance</i>	\$10 <i>\$1,000 min. daily balance</i>	\$0	\$0
Transaction Limits <sup>2</sup>	6 per month	6 per month	6 per month	NA	NA
Excessive Activity Fee <sup>2</sup>	\$5 per month	\$5 per month	\$25 per month	NA	NA
Interest Bearing <sup>3</sup>	Variable	Variable	Variable (Tiered)	Fixed	Fixed
Statements (eStatements Free) Paper Statements Check Images (eStatements or Paper)	Quarterly \$0 NA	Quarterly \$2 \$1 add'l	Monthly \$2 \$1 add'l	Annually \$2 NA	Annually \$2 NA
Free Financial Checkup <sup>4</sup>	No	Yes	Yes	Yes	Yes
Free Insurance Review <sup>4</sup>	No	Yes	Yes	Yes	Yes
Check Writing Privileges	No	No	Yes	No	No
Auto Transfer from Checking	Yes	Yes	Yes	NA	NA
Interest Payment Options for balances over \$10,000	NA	NA	NA	Transfer to checking or Monthly Check	No
Auto Renewable	NA	NA	NA	Yes	Yes
Tax Deductible Contributions <sup>5</sup>	NA	NA	NA	NA	Yes
Tax Deferred Earnings	NA	NA	NA	NA	Yes
FDIC Insured	Yes	Yes	Yes	Yes	Yes

<sup>1</sup>For clients under age 18. Must be primary owner. Account converts to Statement Savings upon client's 18th birthday.

<sup>2</sup>We limit telephone, online, third party checks or pre-authorized transfers to six per month. If you exceed these limits, a monthly "Excessive Activity Fee" will be assessed one-time for each statement cycle (Money Market accounts), or each month (Savings) in which your account exceeds this limit.

<sup>3</sup>Rate subject to change

<sup>4</sup>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. 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. Infinex does insurance business in California as Infinex Insurance Agency, CA Agency License #0H30186.

<sup>5</sup>Consult a tax advisor for more information.



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1-800-760-BANK  
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