

# Savings Accounts

Maximize your benefits and financial goals with a savings account offering a competitive rate.

Savings Accounts at First Bank also offer you these FREE benefits:

- Digital & Text Banking
- E-Statements

## Statement Savings®

**Minimum Open Deposit:** \$0.01

**Service Charge:** \$1/Stmt. Cycle if avg. daily balance falls below \$100.

## Grow With Me Savings (Ages 0-21)®

**Minimum Open Deposit:** \$0.01

**Service Charge:** None

## Money Market®

**Minimum Open Deposit:** \$0.01

**Service Charge:** \$5/Stmt. Cycle if avg. daily balance falls below \$100.

Checks Available Upon Request

## Holiday Savings®

**Minimum Open Deposit:** \$0.01

**Service Charge:** None

@Sales Tax will be charged on the service charge total.

\*Variable Rate Account

^Early withdrawal transaction fee if some or all funds are withdrawn before the last business day of October.

Accounts and rates offered through First Bank are available in our service areas of Bremer, Black Hawk, Wright Co, Chickasaw and surrounding counties in Iowa.

# Products & Services



Checking | Savings  
CDs & IRAs | HSA Options



Digital Banking | Text Banking  
E-Statements | Bill Pay  
Mobile Deposit



Debit Cards | Credit Cards



Mortgage | Equity Line of Credit



Personal Loans | Business & Ag Loans  
Trust & Investments^

^^Not FDIC Insured.



Cedar Falls | Clarion | Eagle Grove  
Goldfield | Plainfield | Waverly



# Checking & Savings Accounts

We fit your life so easily!

[Firstiowa.bank](https://firstiowa.bank)

**Banking with First Bank offers you these FREE benefits with every Checking account you open:**

- First Bank Visa Debit card
- Digital Banking
- E-Statements
- Remote Deposit
- Text Banking

## Checking Accounts

Undecided on which type of account will offer you the best benefits based on your financial goals? Let's walk through a few questions to help you decide which account is the best fit for you.

**Do you use your Debit card for most purchases and prefer to receive secure E-Statements?**

Digital Rewards offers you additional benefits when you have at least 12 signature PIN transactions with a \$5 minimum purchase and enroll in e-statements. Benefits are received when you qualify during each statement cycle and include a \$5 rewards deposit and reimbursement of ATM fees up to \$10.

**LET'S TAKE THIS ONE STEP FURTHER! Do you maintain a checking account balance of \$2,000 or more and have an ACH deposit or payment?**

A Premier Rewards checking account may be the best option for you. Earn a highly competitive interest rate on balances up to \$20,000.

**Not interested in e-statements at this time, let's look at some other options.**

**Would you like to receive images with your statement and earn interest on balances over \$500?**

First Checking offers a competitive variable rate when you maintain an average daily balance of \$500 or more. First Friends customers also receive free checks with this account type.

**Are you looking to keep your checking account simple?**

Free Checking at First Bank offers all the FREE benefits with no requirements.

#Variable rate account: rates may change after the account is opened.

^Must meet all rewards qualifications as outlined at opening of account.

@Sales Tax will be charged on service charge totals.

^^ Not FDIC Insured.

Fees may reduce earnings.

	Premier Rewards	Digital Rewards
Primary Features	<ul style="list-style-type: none"> <li>• Earn a higher interest rate paid on balances between \$0.01 and \$20,000*</li> <li>• A lower interest rate will be paid on remaining balances over \$20,000</li> <li>• Reimbursement for non-First Bank ATM transactions up to \$10, when you qualify</li> </ul>	<ul style="list-style-type: none"> <li>• Receive all the FREE Benefits plus earn an extra \$5 deposit per statement cycle</li> <li>• Reimbursement for non-First Bank ATM transactions up to \$10, when you qualify</li> </ul>
Qualification Requirements^	<ul style="list-style-type: none"> <li>• Receive e-statements to a valid email address</li> <li>• Have at least 12 signatures or PIN based debit card transactions with a \$5 minimum purchase posted during the statement cycle (excludes ATM transactions)</li> <li>• Complete one ACH deposit or withdrawal of \$100 or more posted to the account during the statement cycle</li> <li>• Maintain a daily balance of \$2,000 or more during statement cycle</li> <li>• If monthly qualifications are not met, the account will earn 0.01% APY on the entire balance and ATM fees will not be credited to your account</li> </ul>	<ul style="list-style-type: none"> <li>• Receive e-statements to a valid email address</li> <li>• Have at least 12 signatures or PIN based debit card transactions with a \$5 minimum purchase posted during the statement cycle (excludes ATM transactions)</li> <li>• Have a positive balance at the end of the statement cycle</li> </ul>
Minimum Deposit to Open	\$25.00	\$25.00
Service Charge	⊗	⊗
Interest Bearing	⊕	⊗
Free Checks	⊗	⊗
Additional Features	<ul style="list-style-type: none"> <li>• \$3/month for images with statements®</li> </ul>	<ul style="list-style-type: none"> <li>• \$3/month for images with statements®</li> </ul>
	First Checking	Free Checking
Primary Features	<ul style="list-style-type: none"> <li>• Receive all the FREE benefits of banking with First Bank</li> <li>• Receive images with your statements</li> <li>• Monthly fee waived if average daily account balance is \$300 or greater</li> </ul>	<ul style="list-style-type: none"> <li>• Receive all the benefits with no minimum balances or account requirements</li> </ul> <p>Ask our Personal Bankers how you can protect your account from overdraft fees.</p>
Minimum Deposit to Open	\$25.00	\$25.00
Service Charge	\$5/Stmt. Cycle, if avg. daily balance falls below \$300®	⊗
Interest Bearing	Yes, if avg. daily balance is \$500 or above#	⊗
Free Checks	First box free for customers. Free for First Friends.	⊗
Additional Features	<ul style="list-style-type: none"> <li>• Free Small Safe Deposit Box for 1 Year^^</li> </ul>	