

Savings Accounts

Statement Savings

- Competitive interest rates
- FREE Mobile & Text Banking
- FREE Money Connection Online
- FREE e-Statements
- \$2 Excess withdrawal service charge for each debit in excess of 6 per month

Teen Sense Savings (ages 12-18)

- FREE Mobile & Text Banking
- FREE Money Connection Online
- FREE e-Statements
- \$2 Excess withdrawal service charge for each debit in excess of 6 per month

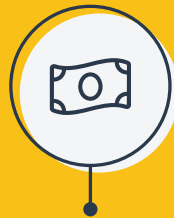
Kid's Club Savings (Ages 11 & Under)

- Special Events & Prizes
- FREE Mobile & Text Banking
- FREE Money Connection
- FREE e-Statements
- \$2 Excess withdrawal service charge for each debit in excess of 6 per month

Money Market Savings

- Checks available
- Tiered interest rate calculation
- FREE Mobile & Text Banking
- FREE Money Connection
- FREE e-Statements
- \$5 Excess withdrawal service charge for each debit in excess of 6 per month

Products & Services



Checking
Savings
CDs & IRAs
HSA Options



Online Banking
Mobile Banking
Text Banking
E-Statements



Debit Cards
Credit Cards



Mortgage
Equity Line of Credit



Personal Loans
Business & Ag Loans
Trust & Investments



Checking & Savings Accounts

We Fit Your Life So Easily!

Checking Accounts

Premier Rewards Checking

Let our Premier Rewards Checking work for you! Earn a higher competitive interest rate on balances up to \$20,000. **When you qualify for Premier Rewards Checking you will also receive all benefits of our Free Checking Account in addition to these benefits:**

- Higher interest rate paid on balances between \$0.01 and \$20,000
- 0.10% APY on remaining balances over \$20,000
- Reimbursement for non-First Bank ATM transactions up to \$10
- FREE Mobile & Text Banking
- Imaged statements available (\$3/month)

To Qualify for Your Premier Rewards, you must:

- Enroll to receive e-statements using a valid email address
- Have at least 12 signature or PIN based debit card transactions with a \$5 minimum purchase posted during the statement cycle (excludes ATM transactions)
- Complete one ACH deposit or withdrawal of \$100 or more posted to the account during the statement cycle
- Maintain daily balance of \$2,000 or more during statement cycle

If 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. Limit one account per individual, available on personal accounts only. Annual Percentage Yield Effective Dec. 1, 2020. Fees may reduce earnings.

APY - Annual Percentage Yield

Digital Rewards Checking

Imagine what you can buy with 5 extra dollars! Our Digital Rewards account pays you \$5 a statement cycle, every time you qualify plus you'll receive:

- All the benefits of our Free Checking Account
- FREE Mobile & Text Banking
- Reimbursement for non-First Bank ATM transactions up to \$10
- Imaged statements available (\$3/month)

To qualify for Digital Rewards, you must:

- Enroll to receive e-statements using a valid email address
- Have at least 12 signatures or PIN based debit card transactions with a \$5 minimum purchase posted during the statement cycle (excludes ATM transactions)

Free Checking

- Free Debit Card available
- Free Money Connection Online
- Free e-Statements
- Free Overdraft Privilege
- Free Mobile & Text Banking
- Free Bill Pay
- Imaged statements available (\$3 charge)

First Checking

- Free Debit Card available
- Free Money Connection Online
- Free e-Statements
- Free Overdraft Privilege
- Free Mobile & Text Banking
- Free Bill Pay
- Free Small Safe Deposit Box for 1 Year
- Imaged statements available (\$3 charge) Fee waived if average daily account balance of \$2,500 or more
- Sales tax will be charged on the service charge total

Feature Comparison

Table Key

* ATM fee reimbursement limited to \$10 per statement cycle.

** Minimum purchase of \$5, 12x per statement cycle.

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

@ Sales Tax will be charged on the service charge total + Annual Percentage Yield effective as of Dec. 1, 2020.

\$500 minimum daily balance to earn APY. Fees may reduce earning

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

	Checking Accounts				Savings Accounts			
	Premier Rewards ^#@	Digital Rewards ^@	Free Checking @	First Checking##@	Statement Savings @	Teen Sense @	Kid's Club @	Money Market @
Minimum Open Deposit	\$25.00	\$25.00	\$25.00	\$25.00	\$0.01	\$0.01	\$0.01	\$0.01
Service Charges	None	None	None	\$5/Stmt. Cycle if avg. daily balance falls below \$300	\$1/Stmt. Cycle if avg. daily balance falls below \$100	None	None	\$5/Stmt. Cycle if avg. daily balance falls below \$100
Interest Bearing	✓	✗	✗	✓ if avg. daily balance \$500+ First box free & free for First Friend customers	✓	✓	✓	✓
Free Checks	✗	✗	✗	✗	N/A	N/A	N/A	✗
Additional Features	Earn a higher competitive % rate on bal up to \$20K* # ATM fee reimbursement*	Earn \$5/mo by using your card 12x per stmt. cycle ATM fee reimbursement*						