

The return on some investments can't be measured in dollars and cents.

Let's thrive.

Thrive Banking Suite



Thrive Banking Suite Designed For You – and Our Community

Whether you're starting out or starting over, we know banking can be complex and downright confusing. That's why we created our Thrive Banking products that are not only simple and straightforward but also built to help you meet your goals today—and well into the future.

- Are you tired of paying those high check cashing fees just to get your hard-earned money?
- Worried about carrying cash with you?
- Looking to buy a house of your own?

Whatever the reason, we're so glad you've considered First Bank to help you get started.



First Bank Debit Cardholders have access to over 55,000 surcharge free ATMs in the Allpoint® Network.

	Thrive Checking ⁴	Thrive Credit Savings ⁴	Thrive Credit Builder Loan	Thrive Home Improvement Loan	Thrive Mortgage Loan
Statements (<i>eStatements Free</i>)					
eStatement/Images	\$0	\$0	NA	NA	NA
Paper Statement	\$0	\$0	NA	NA	NA
Paper Statement/Images	\$0	\$0	NA	NA	NA
Frequency	Monthly	Quarterly	NA	NA	NA
Allpoint Network ATM Withdrawal Fee	\$0	\$0	NA	NA	NA
Non-First Bank ATM Withdrawal Fee	\$3.00	\$3.00	NA	NA	NA
Free Financial Checkup ²	Yes	Yes	Yes	Yes	Yes
Early Closure Fee	\$0	\$0	NA	NA	NA
Monthly Maintenance Fee	\$9.95	\$0	\$0	\$0	\$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">▪ One or more debit card purchases or▪ One or more Direct Deposits in any amount	NA	NA	NA	NA
Account Notes	<ul style="list-style-type: none">▪ This account is designed to prevent overdrafts and associated Overdraft and NSF Return Item Fees.▪ Checks not available to order▪ Debit card available	<ul style="list-style-type: none">▪ This account is designed to prevent overdrafts and associated Overdraft and NSF Return Item Fees.▪ Secures funds from Thrive Credit Builder Loan▪ Debit card available	<ul style="list-style-type: none">▪ Loan amount: \$500▪ Funds available after one year payments	<ul style="list-style-type: none">▪ Loan amount: \$1,000-\$15,000▪ Must be in home at least two years if not secured by First Bank Mortgage	<ul style="list-style-type: none">▪ First Time Home Buyers ONLY▪ Loan amount \$30,000 - \$175,000▪ Down payment or closing costs assistance up to \$2,000
eBanking features: <ul style="list-style-type: none">▪ Pay People▪ External Transfer▪ Bill Pay					

¹This is a variable rate account. Interest rates are determined at the Bank's discretion and may change after the account is opened.

²Investment 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.

³Transactions involving Savings accounts are limited to six withdrawals and/or transfers each monthly statement cycle by preauthorized or automatic transfer, draft, debit card and/or telephone and/or electronic banking. If you exceed these limitations, an "Excessive Activity Fee" will be assessed (\$5 per month for Savings accounts).

⁴ A discount on consumer and home equity loan rates applies when payment is auto-debited from this account. If payment is not auto-debited from a First Bank deposit account, rates on consumer loans and home equity loans are higher. See Loan documents for details.

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



Member FDIC

Mobile Solutions
Personal Banking
Mortgage
Lending Solutions

www.first.bank
1-800-760-BANK
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