

FIRST BANK WISDOM<sup>®</sup>:

Debit Cards

# You don't need cash in hand to have money in your pocket.

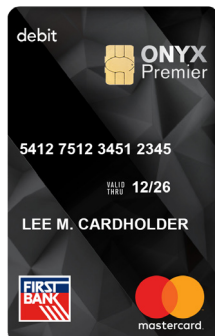
## Let's make things easy.



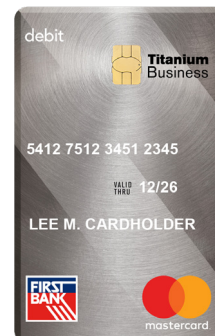
Whether you're shopping around the corner or around the world, all First Bank Debit Mastercards<sup>®</sup> are the easy way to pay for your purchases directly from your checking account.



The contactless (NFC) First Bank Flex Debit Mastercard<sup>®</sup> works like a check anywhere Debit Mastercard is accepted – at millions of locations around the world! Use it for everyday purchases at department stores, restaurants, doctors' offices, gas stations, online shopping and more. Parents can open a joint checking account for a child with added "starter" features, such as lower daily limits, the ability to transfer money directly from your personal checking account to your child's, and available text/email notifications in case the account falls below a threshold you determine.



The contactless (NFC) First Bank Onyx Debit Mastercard<sup>®</sup> is similar to the Flex Debit Mastercard, but with a higher degree of exclusivity. Onyx Debit Mastercard has higher daily withdrawal and spending limits that align with your personal spending needs.



The contactless (NFC) First Bank Titanium Debit Mastercard BusinessCard<sup>®</sup> has been designed specifically for your needs as a business owner. And you can request extra cards for your employees and preset their individual spending limits.

### ADDED BENEFITS

Just by using your First Bank debit card, you enjoy many features and benefits that will enhance your overall shopping experience.

**Extended Warranty Insurance<sup>1</sup>** Doubles the time period and duplicates the coverage of the original manufacturer's or U.S. store brand warranty on new products for a maximum of one year.

**Satisfaction Guarantee<sup>1</sup>** Provides up to \$250 per new product if you become dissatisfied with a product within 60 days of purchase and the merchant will not accept a return.

**Allpoint<sup>®</sup> ATM Network** First Bank is a proud member of the Allpoint Network, providing access to over 55,000 surcharge-free ATMs at your favorite retail locations! And with Allpoint+, you can even make cash deposits up to \$1,000. Find an Allpoint ATM near you by scanning this code:



**Mastercard Global Service<sup>1</sup>**

Provides around-the-clock customer service for all of your card-related questions.

**Your device. Your choice.** With a quick tap of your smartphone or smartwatch, you can use your First Bank Mastercard debit card to pay at millions of store locations that accept mobile payments. You get all of the same benefits your card offers, including the added protection of Mastercard Zero Liability.<sup>2</sup>

Load your card into any of these wallets today.



Applicable to U.S. Cardholders only. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. For Debit Mastercard benefits and protection, scan this code or go to <https://www.first.bank/media/First/Documents/Guide-to-Benefits.pdf> or call 1-800-MASTERCARD.

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### HOW WE KEEP YOU SAFE

**Fraud monitoring** Our sophisticated team of professionals along with our state-of-the-art technology platform reviews how and where your card is being used and is designed to help block potential fraud if abnormal patterns are detected. If we see something unusual, we move fast to help keep your card — and your personal information — safe.

**Identity Theft Resolution – Assisted Restoration<sup>1</sup>** If someone attempts to steal your identity, we provide the services you need to report and help resolve the incident.

**Mastercard Zero Liability Protection<sup>2</sup>** Should your card be lost or stolen, First Bank will credit fraudulent charges made with your card back to your account.

<sup>1</sup> Certain terms, conditions and exclusions apply. For complete coverage terms and conditions call 1-800-MASTERCARD (1-800-627-8372) for assistance. Refer to the Mastercard Guide to Benefits at <https://www.first.bank/media/First/Documents/Guide-to-Benefits.pdf>



<sup>2</sup> Pay only for purchases that you have authorized on your First Bank Debit Mastercard. Unauthorized purchases are not your responsibility. Conditions and exceptions apply. Please refer to the Deposit Account Agreement for information on unauthorized transactions and go to [mastercard.us/zero-liability.html](https://www.mastercard.us/zero-liability.html).

### Customize Your Personal Identification Number (PIN)!

You can select your own PIN anytime by calling 1-800-760-BANK (2265).



Wealth Management  
Personal Banking  
Mortgage  
Business Banking

Monitor your spending, pay bills, check balances, transfer funds and more! Download the First Bank mobile app from the Google Play or Apple App Store.



[www.first.bank](https://www.first.bank)  
1-800-760-BANK  
Member FDIC

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