

FIRST BANK WISDOM<sup>®</sup>:

# Isn't it about time your money showed some work ethic?

## Let's get invested.

Member FDIC



Welcome to First Bank's Private Banking, our most exclusive level of service for customers who expect only the very best.

As a Private Banking client, you will appreciate the advantages of a single point of contact who fully understands your financial needs. Your Private Banking relationship manager will build and manage a financial services plan especially for you.

Our Private Banking relationship managers will supplement this exclusive level of service with a suite of products that are uniquely designed to reflect your individual needs and are available exclusively to First Bank Private Banking clients.

### First Premier Lending Services

#### Investment Secured Personal Line of Credit

- Secured by personal investment portfolio
- Rate tied to Prime rate
- Portfolio may be managed by First Bank Wealth Management or outside manager
- Annual renewal with minimal documentation

#### First Premier Line of Credit

- Rate tied to Prime rate
- May be connected to checking account to provide overdraft protection
- Monthly payments may be auto debited from any First Bank checking or money market account
- Payments may be made online

#### Home Equity Line of Credit

- Variable interest rate tied to Prime rate
- Monthly payments may be auto debited from any First Bank checking or money market account
- Revolving line
- Monthly repayment may be set as interest-only or principal and interest

#### Mortgage Services For Primary or Vacation Home

- Competitive interest rates
- Multiple mortgage term options

#### Maximum Rewards Mastercard<sup>®</sup>

- Option of either a Rewards card or reduced interest rate
- No annual fee
- Auto pay available from First Bank checking or money market account



### Private Banking Services Provided

#### Checking Account Services

- No monthly service fee
- No minimum balance requirement
- No cost First Premier checks
- No cost cashiers checks
- No cost money orders
- No cost online banking/bill pay
- No cost mobile banking
- Overdraft Protection available

#### Money Market Account Services

- Enhanced interest rate
- No monthly service charge when minimum balance is maintained

#### Debit Card Services

- Out of network transaction fees rebated to account
- No cost replacement
- Expedited delivery of replacement when possible
- International ATM fees rebated

#### Safe Deposit Box Services

- No cost on rental of a 3" x 5" box
- Safe deposit boxes available at select locations
- Based on availability

### First Premier Investment Services

#### First Bank Wealth Management Services

- Access to First Bank Trust and Investment Management professionals
- Access to First Bank Wealth Management services, including:
  - Trust management services
  - Investment management services
  - Custodial services
  - Special needs trust services
  - Estate planning consultations
  - Retirement plan administration and management
  - IRA management
  - Charitable trust management
- Access to personal financial planning services
- Self-directed accounts
- Managed brokerage services



Sleep better. Dream bigger.<sup>®</sup>

FirstBankWealth.com

866-715-3242

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