

# In life, there will always be a few rainy days.

## Let's make our own sunshine.

### Savings/CD Accounts



### We have a First Bank savings account to fit your needs.

A sound savings plan can help you reach your financial dreams and protect you against financial emergencies. It can also prepare you for major life events, such as funding your children's education or planning for your retirement.

At First Bank, we understand the need to create good financial habits, which is why we offer a variety of savings options, from traditional savings and Money Market accounts to CDs and IRAs.



With a First Bank Debit Mastercard<sup>®</sup>, access over 55,000 surcharge free ATMs in the Allpoint<sup>®</sup> Network.

	Kids Cash Savings	Statement Savings	Performance Money Market	Workplace Money Market	Certificates of Deposit	Traditional IRA
Interest-Bearing	Yes <sup>1</sup>	Yes <sup>1</sup>	Yes <sup>1</sup>	Yes <sup>1</sup>	Yes <sup>2</sup>	Yes <sup>2</sup>
Statements (eStatements Free)						
eStatement/Images	\$0	\$1.00	\$1.00	\$1.00	NA	\$0
Paper Statement	\$0	\$3.00	\$3.00	\$3.00	NA	\$0
Paper Statement/Images	\$0	\$4.00	\$4.00	\$4.00	NA	\$0
Frequency	Quarterly	Quarterly	Monthly	Monthly	NA	Annually
Allpoint Network ATM Withdrawal Fee	\$0	\$0	\$0	\$0	NA	NA
Non-First Bank ATM Withdrawal Fee	\$3.00	\$3.00	\$3.00	\$3.00	NA	NA
Check Writing Privileges	No	No	Yes	Yes	NA	NA
Auto Transfer from Checking	Yes	Yes	Yes	Yes	NA	NA
Early Closure Fee	Yes	Yes	Yes	Yes	No <sup>4</sup>	No <sup>4</sup>
Excessive Activity Fee <sup>3</sup>	Yes	Yes	Yes	Yes	NA	NA
Monthly Maintenance Fee	\$0	\$3.00	\$10.00	\$0	\$0	\$0
You may avoid the monthly maintenance fee by meeting these requirements:	NA	During a calendar month, maintain \$100 daily balance in the account	During the statement period, maintain \$1,000 daily balance in the account	NA	NA	NA
Account Notes	<ul style="list-style-type: none"> <li>Available to a primary owner who is under age 18. This account converts to Statement Savings on the primary owner's 18th birthday.</li> <li>Limited to one account per person</li> </ul>				<ul style="list-style-type: none"> <li>Terms of 7 days to 60 months</li> <li>Transfer interest to checking accounts or monthly check (for balances over \$10,000)</li> <li>Auto-renewable</li> </ul>	<ul style="list-style-type: none"> <li>Terms of 3 months to 60 months</li> <li>Auto-renewable</li> <li>Tax-deductible contributions<sup>5</sup></li> <li>Tax-deferred earnings</li> </ul>

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

<sup>2</sup>This is a fixed-rate account. The interest rate will not change during the term until the maturity date.

<sup>3</sup>Transactions involving Money Market and Savings accounts are limited to six withdrawals and/or transfers each monthly statement cycle by check, 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 and \$25 per statement cycle for Money Market accounts).

<sup>4</sup> Early withdrawal penalty may apply.

<sup>5</sup>Consult a tax advisor for more information.

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

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