First Bank

# Personal Checking Choices

## Free Checking

Everything you need and nothing you don’t. First Bank’s Free Checking account gives you all the full-service checking services and benefits you need. It’s simple, useful and best of all, it’s free!

* Unlimited Check Writing
* $50 Minimum Opening Deposit
* $300 Overdraft Privilege Limit
* No Monthly Service Fee
* No Monthly Minimum Balance
* Free Online Banking and Online Bill Pay
* Free Check Images
* Free Check Card
* No Interest Earned

## Value Checking

When you need more services for a great value, First Bank’s Value Checking account offers you the extras you need to help make your financial life easier.

* Unlimited Check Writing
* $50 Minimum Opening Deposit
* $500 Overdraft Privilege Limit
* $6 Service Fee
* No Monthly Minimum Balance
* Free Online Banking and Online Bill Pay
* Free Check Images
* Free ATM or Check Card
* Free Value Checking Checks (2 boxes per year)
* No Interest Earned

## Preferred Checking

If you prefer the ultimate in banking, First Bank’s Preferred Checking account is for you. With exclusive services and additional personal assistance, you will enjoy this exceptional banking experience.

* $50 Minimum Opening Deposit
* $700 Overdraft Privilege Limit
* $10 Service Fee
* $5,000 Minimum Monthly Balance
* Free Online Banking and Online Bill Pay
* Free Check Images
* Free ATM or Check Card
* Free Traveler’s Checks and Money Orders
* Free Preferred Checking Checks (2 boxes per year)
* Loan Discounts
* Free Safe Deposit Box
* Three-tier Interest Rates Compounded and Paid Monthly

## Senior Preferred CheckingIf you are over 55, Senior Preferred Checking offers you special services to help you manage your unique financial needs.

* $50 Minimum Opening Deposit
* $700 Overdraft Privilege Limit
* $10 Service Fee
* $2,000 Minimum Balance
* Free Online Banking and Online Bill Pay
* Free Check Images
* Free Check Card
* Free Traveler’s Checks and Money Orders
* Free Senior Preferred Checks (2 boxes per year)
* Special Certificate of Deposit Rates
* Free Safe Deposit Box
* Three-tier Interest Rates Compounded and Paid Monthly
* Free Notary Service and Signature Guarantee