

AT FIRST BANK

# What's the BIG deal?

At First Bank, we have a vision to make your life better and to be the premier provider of financial information and services. We know that you expect innovative "firsts" from us to facilitate your daily activities. We brought you our First Mobile free app, remote deposit from your phone or tablet, e-statements, "Card-at-once" ATM/Debit cards, and a financial literacy blog. Now, First Bank brings checking accounts powered by BaZing to our three locations, Sterling, Lyons and Chase. BaZing is the BIG DEAL! BaZing saves you money with over 300,000 national, regional and local merchant discounts. Want to save money on an oil change? BaZing! On your next vacation? BaZing! When you buy eyeglasses? BaZing!

## Value Added Checking

Saving money on all sorts of purchases is so easy with BaZing.com and the free mobile app. You'll have access to these local and national discounts either on your computer, tablet or phone. When using the mobile app, you can simply show the coupon on your phone to the retailer and save instantly.

Cell Phone Protection - Just pay your cell phone bill with your BaZing checking account, and you're covered. If your phone is broken or stolen, we'll pay to have it replaced, up to \$200 per claim (maximum \$400 per year).

Identity Theft Protection - With the growing number of identity theft cases, your personal information is at risk every day. That's exactly where BaZing Identity Theft Protection comes in.

Payment Card Protection - If your debit or credit cards are lost or stolen, you have a personal fraud specialist ready to assist you in canceling the old cards and reissuing new ones.

\$2,500 in Personal Identity Protection - Reimbursement for covered expenses you incur to restore your identity.

Identity Theft Aid - Unlimited access to personal fraud specialists who provide identity recovery and restoration assistance.

Roadside Assistance - Lock your keys in your car? Car won't start? Roadside assistance is available 24/7 for a discounted service fee.

\$10,000 Travel Accidental Death Coverage - This benefit covers loss of life due to an accident while traveling by licensed common carrier (airplane, bus, taxi, train) or as a private passenger in an automobile.

This is WOW Checking with BaZing. All of these benefits are A-M-A-Z-I-N-G! If you would like to learn more, all you need to do is to call one of our Customer Service Representatives toll free at 1-888-906-3125.

## Our other "Firsts"

First Mobile provides services with a mobile app for iPhones, android phones and tablets. We serve our customers with three physical branches (Sterling, Lyons and Chase), but with First Mobile, for our smartphone carrying members, there is a branch in every pocket. That is the game-changing magic of the technology. "The biggest benefit is that you have more control of your money," says Jeff Lauder-milk, First Bank President. "You don't have Internet connections everywhere you go. But you do have a mobile connection." With First Mobile we also introduced text message banking. Imagine waiting in line at a checkout counter and realizing you need to check a balance or see if a transaction has cleared. You can now use text messaging to check the balance of one or all of your accounts and see the last five transactions. Standard weekly notifications of account balances can be set to come to your phone. All of this gives you information to help you make better financial decisions.

Imagine you're about to take a trip, but a few days before you leave, you lose your debit card. What to do? You can't wait for the bank to send you a new card in the mail. First Bank offers "Card at Once" DEBIT/ATM Cards! No more waiting 10-14 days for a replacement card. We can make your

Debit/ATM card at the Sterling bank and you can have it immediately. This is a huge benefit for our customers.

## Mobile Deposit

Mobile Deposit has been called "the most important development the U.S. banking industry has seen in years" by the Federal Reserve and others. Mobile Deposit is designed to allow you to make deposits of checks to your accounts from home or other remote locations by scanning the original checks and delivering the digital images and associated deposit information to us with your Mobile Device. This gives you 24/7 access. You can deposit checks on your schedule, virtually anytime and anywhere. Mobile Deposit means you don't need to make a trip to the bank. Mobile Deposit is as secure as depositing checks at our bank. Check images are not saved on your device. Your account information, which you can only access with your First Bank Online User ID and Password, stays secure. After you login to Mobile Banking using our app, you may apply for Mobile Deposit.

## A Better Tomorrow

As you progress through the New Year, we want 2016 to be a better year for you than 2015. That is accomplished by making tomorrow better for you than yesterday.

Financially, we believe that improving your financial literacy is critical to making that happen. One way we share financial literacy information is our First Bank BLOG. In past, some of the articles included "How to Dispute Credit Report Errors"; "Better Business Bureau Warns about Utility Bill Payment Scam"; "The Impact of Losing Your Cell Phone"; and "Identity Theft Victims' Rights". This information can not only make your life better, but can also alert you to situations that could make your life much more difficult. It gives tips on these and other topics. Check it out at [www.first-bank.net](http://www.first-bank.net). Like us on Facebook and you can link to all of our blogs and keep up with our activities.

All of First Bank's new cutting edge services are natural fits for an institution that continually wants to promote financial literacy within the community. Lauder-milk commented, "In the face of an economy as challenging as the conditions encountered in recent times, it is so important to get the best information you can about your finances. To help your business or your family, we aspire to be a source of financial wisdom and services that will help each individual create their own path toward making life better".

First Bank's locations in Rice County are Sterling, 128 South Broadway, 620-278-2162; Lyons, 201 East Avenue South, 620-257-2321; and Chase, 509 Main, 620-938-2416. Visit us on the web at [www.first-bank.net](http://www.first-bank.net).

BETTER

Checking Accounts

powered by



BaZing

The New Cha-Ching.



First Bank  
make life better

[www.first-bank.net](http://www.first-bank.net)

Member  
FDIC

Sterling Lyons Chase

