

First Bank helps make your life stages better

No matter where you are in life, you have need of financial services. Those needs change as your life stage changes. As you progress through those stages, First Bank of Lyons, Sterling, and Chase progresses with you and provide the services to fit your needs and help make your life “stages” better.

Students

First Bank renewed our commitment for Financial Literacy education to high school students across Rice County by providing them with access to the EverFi Financial Scholars Program. Over 300 High School students from Sterling, Lyons, and Chase have been certified in the last four years in over 600 topics in financial education, allowing them to become more-informed, responsible citizens. First Bank partnered with EverFi, Inc. to bring the interactive financial management program to Lyons, Sterling, and Chase High Schools at no cost to the schools for the next three years.

We also have a student checking account. This account is for full-time students up to age 24 and is geared for a truly electronic environment by use of online banking, e-statements, debit cards, and our mobile app. The highlights are that it only takes \$25.00 as an opening deposit and no monthly minimum balance is required.

Families

Busy. That is the word for today’s young professionals and families. Many times you need to bank from home, from your smart phone, or on the go. First Bank brings the technology of the future to the present for our customers. This is a world where banking relationships are becoming increasingly virtual and banking has become more convenient and on the customers’ terms. You now have the freedom to bank when and where

you want with these new “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 Laudermilk, 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 do you 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 deliver-

ing 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 any time 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.

Go Green!

Stop the clutter and increase security with E-Statements! E-Statements are the safe, simple, and green way to view your statement. You can download them to your computer or print them off in the privacy of your own home.

High Ranking

No matter what stage of life you are in, it is important to know that your community bank is sound and secure. BauerFinancial, Inc., a well-respected company that analyzes financial information that banks report to their regulators and then rates those same banks based on that information, just recently recognized First Bank as a 5-Star rated bank for the 45th consecutive quarterly period. The 5-Star or SUPERIOR rating is the highest rating Bauer gives to a bank. First Bank is honored to have received this same quarterly rating for over 11 consecutive years.

A Better Tomorrow

As you progress through the New Year, we want 2018 to be a better year for you than 2017. 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. We share information in an electronic newsletter available

to anyone who wishes to receive it. In past issues, 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. Anyone can register by clicking on the sign-up link located on the left side at www.first-bank.net.

We are Social

Are you tossing your bank statements as soon as you get them? Are there things that trip you up when you’re trying to save money? Would you like some tips on budgeting? First Bank’s Blog gives tips on these and other topics. Check it out at first-bank.net/blog. Like us on Facebook and Follow us on Twitter to see all of our blogs and keep up with our activities (@1stBank).

All of First Bank’s new cutting edge services, the sponsorship of the Financial Scholars Program, the e-newsletter and the Blog are natural fits for an institution that continually wants to promote financial literacy within the community. Laudermilk 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.

Kaleb Horne Joins First Bank Team



We are excited to introduce our new Market VP in Lyons! Kaleb Horne joined the First Bank team in November with experience as a Loan Officer and Assistant Branch Manager.

Kaleb is originally from Baldwin, KS, and has lived in Lyons for 3 and a half years. In his spare time, Kaleb likes to spend time with his new daughter and keeps busy with his cow operation south of Little River.

For any Agriculture and/or Commercial Loan questions, don’t hesitate to contact Kaleb at kalebh@first-bank.net or (620) 257-2321

Strength & Soundness – First Bank Statement of Condition

First Bank customers should take comfort in knowing their bank is **Financially Strong**

Assets

Total Cash & Due From Banks	3,051,987
Total Investments	43,203,685
Total Loans	77,355,497
Total Fixed Assets	892,151
Total Interest Receivable	1,192,133
Total Prepaid Expenses	66,761
Total other Assets	5,628,821
Total Assets (1)	131,391,035

Liabilities

Total Deposits	99,231,922
Borrowed Funds	12,517,674
Total Accrued Interest Payable	55,475
Other Liabilities	73,321
Total Liabilities (2)	111,878,392
Total Capital (3)	19,512,643
Total Liabilities & Capital	131,391,035

(1) Total assets consist primarily of loans, investments, and fixed assets like the bank buildings and equipment (2) Liabilities consist primarily of deposits and borrowed funds (3) Total capital is essentially the net worth of the bank

Financial Regulators require banks to maintain total capital of not less than 8%. First Bank’s total capital is \$19,512,643.00 as of December 31, 2017. This is 14.85% of total assets, almost two times what is required.



www.first-bank.net | (888) 906-3126 | Member FDIC



First Bank
make life better