A portrait of Tim Lathe, a middle-aged man with grey hair and glasses, wearing a dark suit, white shirt, and a patterned tie. He is standing with his hands clasped in front of him, leaning on a light-colored stone countertop. The background is a blurred interior space with warm lighting and other people in the distance.

“We’ve understood that in order to continue in long-term success, it would be essential to focus our attention on the evolving needs of our clients. And we’ve never departed from this mantra.”

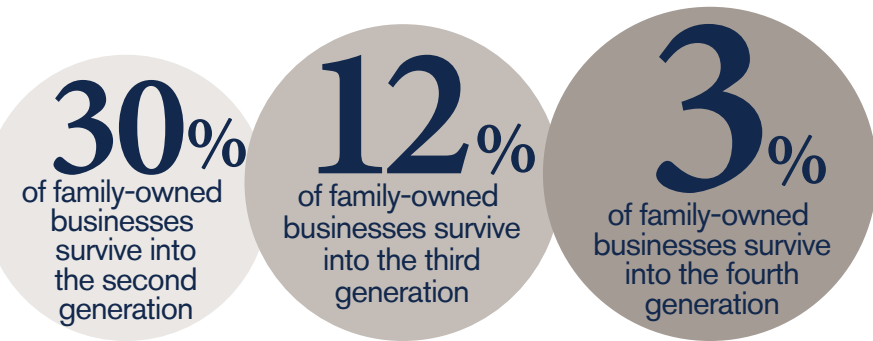
– Tim Lathe

President and Chief Executive Officer,  
FB Corporation;  
Chairman of the Board, President and  
Chief Executive Officer, First Bank

# First Bank: A Legacy Built on Steadfast Commitment

Throughout our multi-generational history, one thing remains constant: First Bank's commitment to our clients and the communities in which we serve. As a family-owned business, we naturally recognize the needs and challenges all businesses face, especially other privately-held companies.

Family ownership encompasses many things. For some, it's a favorite childhood memory of helping at the family business; for some, it's a way of life or something they've grown up with; and, for others, it's a commitment to the next generation. For us, it's all of these, deeply ingrained in everything we do. You see, First Bank has been family owned and operated for four generations; something only a rare few are afforded the opportunity.



This legacy certainly didn't happen by standing still or by forgetting where we came from or who we're here to serve. This family legacy has only surpassed the test of time through the dedication of the Dierberg family; a sustained commitment to each and every client; and determination to do the right thing, always serving our communities with passion and excellence.

## **Investment in Technology:**

Throughout our heritage, we've understood that in order to continue in our long-term success, it would be essential to focus our attention on the evolving needs of our clients. And, we've never departed from this mantra. From savings and loans to business funding and retirement planning, First Bank has invested in the financial solutions our clients need. Earlier this year, we made significant investments within our core platform to better serve our clients. This advanced technology enables us to develop and deliver enhanced products and services.

We'll continue to serve clients with technological enhancements to ever-improve the client experience. With these expansions; stellar, state-of-the-art operational platforms; online functionality improvements, and additional layers of

security, First Bank's commitment is to continue delivering the innovative services you need — and certainly deserve.

## **Investment in the Next Generation:**

Our pursuit of long-term success is driven by passionately assisting clients and community; while building and refreshing relationships, even ahead of our own short-term gains.

That's why we have a renewed commitment to collaboratively focusing our giving efforts into one single, purposeful direction. In short, we envision our time, attention, and charitable funding to collectively help shape a more positive future for generations to come. Our new community giving efforts will focus on helping shape the next generation: The future leaders, entrepreneurs, and citizens who'll comprise our communities of tomorrow.

## **Investment for the Future:**


As a privately-held business ourselves, we feel we're uniquely equipped to understand the challenges similar businesses face each and every day. Our Strategic Plan Refresh was launched this year for further reflection toward our long-term direction. Our retrospective review fully examined our strengths, revealing we clearly identified with one segment of our diverse client base: Our family-owned businesses. Although we're completely committed to serving all of our clients to the fullest extent possible, businesses of family ownership are one segment we feel we can passionately serve unlike our counterparts in the industry. To further our commitment, we were once again proud to continue our annual sponsorship of the 2017 Family-Owned Business Awards.

It's important to note, First Bank's mission is to serve a wide range of clients and industries with the best possible products and services. Regardless of a business' size or ownership structure, we're here to help make their vision for sustainable success a reality for many years to come. Come experience what First Bank can do for your business.

As always, our long-term client relationships remain at the forefront of our focus. With strategic partnerships, personalized services, and a friendly, knowledgeable team that's second-to-none, First Bank aspires to become your bank—and business bank of choice—for generations to come.

Let's make great things happen.





With ingenuity, experience, and the right partnerships, anything is possible. Just ask the co-founders at PBT Acquisition, LLC, and they'll tell you the credit goes to the team at First Bank in helping them achieve their collaborative dream of an auto-salvage reclamation and environmental restoration business. "If it wasn't for their faith in what we're trying to achieve, none of this would even be possible," said Thomas Bené, CFO, PBT Acquisition.

This unique business model utilizes the latest equipment in metal separation technology to extract various components from an East St. Louis, IL-area auto landfill site. Reclaimed precious metals will then be sold for recycling purposes, while existing environmental hazards are properly disposed into lined containers, per EPA standards.

"The experience of PBT Acquisition's partners are perfectly suited for this unique endeavor," said Joe Reinmann, of

PBT Acquisition. "We combine backgrounds in environmental remediation, redevelopment, and plant operations along with worldwide market breadth in scrap metal marketing."

Not only will PBT Acquisition help to clean up the environment while rehabilitating the landfill site, but they're also creating valuable full-time employment. "We're working with local agencies and have a full commitment to hiring Veterans," said Bené. "We value their training and skillset."

Reinmann said he cannot speak highly enough of the financing team at First Bank. "This was a unique project with creative financing needs," said Reinmann. "First Bank invested the time to understand both the business proposition and the process itself. It's been a true synergy of strengths and ideas."



# Business Solutions: Partners for Growth

At First Bank, we continue to invest in growing our client relationships. Our tenured team works diligently to collaboratively find the solutions needed to make your dreams a reality. A few of our client partners offered just a sampling of the business solutions we've utilized in helping achieve their long-term goals. After all, a good business starts with a great foundation. Let's start building.

- A 95-year-old family-owned business was in need of restructuring its consolidated credit facilities. At the time, they were working with an out-of-town private credit asset management firm. The company's organization structure was complicated, comprised of five wholly-owned subsidiaries and five variable-related entities. The company and affiliates mine, process, and distribute refractory clays and industrial ceramics. They were asking for help in restructuring a revolving line of credit and term facility. First Bank spent time understanding the industry and, more importantly, understanding the owner's

Troy McLendon  
Senior Vice-President,  
Corporate Banking Client  
Manager, First Bank and  
Trisha Zimmer, Owner,  
Kaldi's Coffee



*We appreciate our relationship with a family owned bank that's aligned with our core values as a family-owned business" – Tricia Zimmer Ferguson, Kaldi's Coffee. "We're thankful First Bank is committed to our 'caffeine fueled' success."*



Stuart Langrehr, Vice  
President, Commercial  
Group Manager, First  
Bank; and David Reinhardt,  
Faye Reinhardt, Joshua  
Reinhardt, Emily Reinhardt  
of Reinhardt Dairy

Reinhardt Dairy in Red Bud, IL, has experienced first-hand the impact technology has made to its day-to-day operations. In a concerted effort to maximize productivity and offer their family a better lifestyle, Reinhardt Dairy recently invested in upgrading from the labor-intensive operations of yesterday to a fully-operational robotic farm facility. "We were spending 12 hours a day milking only 135 cows," said David Reinhardt, owner and operator of Reinhardt Dairy, now in its third generation of family ownership and involvement. Often, David was up at 2:45 a.m. and wouldn't finish until late at night. "We were in a position that we either needed to upgrade our facilities or we'd need to quit," he said. He wanted to pass the business along to the next generation in a much better position. First Bank provided the Reinhardt's business the credit solutions they needed to upgrade their facilities.

*"We recognize the support and many hours Stuart Langrehr from First Bank has provided us."*  
— David Reinhardt

"To say there's been an enormous amount of change to our farm is an understatement," he said. Keeping up with industry advances are essential in any business.

vision. First Bank was able to quickly structure a customized proposal that exceeded the original request, and was tailored to support organic growth. The Bank was also able to structure a treasury management proposal that provided better utilization of cash management at less cost.

## FIRST BANK WISDOM<sup>®</sup>:

**Building something big takes a strong partnership and a solid plan. Let's think outside the box.**

- A leading ambulatory surgical center developer partnered with several local surgeons needed to construct a new surgical center facility in the St. Louis area. They required a construction loan, tenant improvements, and equipment financing. After spending time to not only learn about the client's objectives, we also built a strong relationship of trust with the managing physician. As a result, the physician spoke highly of First Bank to his partners and the value-added solutions we had provided. First Bank was able to respond quickly with a customized proposal that comprehensively met the company's banking requirements, offered a structure that addressed certain collateral challenges, and provided key advice that covered the doctor's concerns during the construction phase of the project. Despite an existing relationship with two other St. Louis banks, the physician's group selected First Bank as their banking partner. We were able to provide the client with solutions that met their specific needs, offered a structure that addressed challenges and added value as an advising partner. The success of this relationship puts First Bank on the forefront of opportunities to provide similar solutions in the development of future surgical centers.

When Kevin Mullaney, second-generation owner of PDF Print Communications, a Long Beach, CA, business forms printer, was researching a new financial services partner, he knew exactly what his company needed.

"I wanted to find a bank that was smaller, offering a more personalized relationship," Mullaney said. "When I researched banks, I found that First Bank was well-established and family-owned. They're family-owned just like us. That's one of the things we liked about First Bank."

PDF Print Communications was started by his father. "As we continue to grow, it feels like First Bank is truly excited to be a part of it," he continued. "Big decisions are made right away—often even faster than I need them to be."

Maria Hunter, his First Bank Commercial Relationship Manager, has worked diligently to ensure PDF Print Communications has the tools and credit facilities they need for long-term growth. Mullaney said he was very impressed with First Bank's online banking platform and cash management solutions. "First Bank had an online solution for us to utilize a single-view source for multiple business account entities. The 'big' banks couldn't offer that to us."

Much like First Bank, PDF Print Communications is multi-generational, while choosing to maintain a long-term relationship style approach to serving clients. "We're a family-owned business and want to be the best at what we do," said Mullaney. Poised for growth, "The personal relationship is just what we're looking for in a bank. It's nice to be treated personally, like a friend."



Maria Hunter, Vice President, Commercial Relationship Manager, First Bank and Kevin Mullaney, Owner, PDF Print Communications





Joseph Jeong, Senior Vice President, Group Manager, First Bank; Linda & Mike Rizzo, owners of Yukon Plastering, Inc.; and Michael Perry, Senior Vice President, First Bank

When Mike Rizzo, owner of Yukon Plastering, Inc., in Corona, CA, became a client over 40 years ago, First Bank had just opened in our area. “I’ve been with First Bank as far back as I can remember,” said Rizzo. “They’ve been easy to work with and have always been good to me.”

Mike and his wife, Linda, have continued to grow their plastering business with an eye toward their long-term goals. Rizzo said, “First Bank has always shown a lot of faith in me with a willingness to stand behind me. They’ve even shown me how to do things to help my business, while encouraging me every step of the way.”

Preparing for future growth, Rizzo is contemplating the purchase of commercial real estate for expansion. “First Bank has offered many services to help grow my business,” he said. “I’ve banked elsewhere and it’s just not the same—they’re fantastic.”

*“First Bank treats me like an individual.”*  
—Mike Rizzo, Yukon Plastering, Inc.  
*“They’ve always had my back.”*

- For several years, this private company had been planning to provide ownership opportunities for their employees by creating an Employee Stock Ownership Plan (ESOP). They had already committed to the plan, but their bank was slow in responding to the financing required. They

**FIRST BANK WISDOM:<sup>®</sup>**  
**Successful**  
**companies never**  
**stop improving.**  
**Let’s get down to**  
**business.**

then realized the other bank was not able to provide the loan required. The company’s investment banker reached out to First Bank with what had become a critical need to get the financing completed. With our highly experienced bankers, First Bank replied rapidly with a strong proposal for over \$15 million in credit. The highly-complex financing was completed in time for ownership to announce that all employees were now part owners of the company.

- A First Bank client referred his friend to the Bank for a possible finance opportunity. This friend was acquiring a 51% ownership share from the founder of a leading commercial printing systems business. The existing shareholder wanted to bring a partner for both retirement and strategic growth considerations while staying active in the business. Our borrower, the new majority shareholder, was to come on as a CEO. First Bank was able to respond quickly with a proposal that met the new shareholder’s finance needs. Through proactive discussions about how First Bank could further meet their business needs, the seller and buyer also elected to bring the entire printing company’s banking relationship over to First Bank.
- One of our largest clients, a media production company, had sought equipment financing for its growth needs. After First Bank supported this request, an acquisition opportunity presented itself to the company that we also supported. A third financing opportunity arose and allowed our client to fulfill a request from one of their entertainment industry customers to take over the entire servicing arm of its business. Our client owners approached the Bank in each step of their finance needs. Through creative and proactive discussions, First Bank was able to structure a lending platform that worked for the client’s business, while nearly doubling our client’s revenues and tripling their bottom-line profits.
- An award-winning artist, filmmaker, and Grammy-nominated music producer was looking for financing to acquire a mixed-use property. Not only were we able to provide the commercial mini-perm real estate financing needed, but we also became his financial management company. He also named First Bank as the trustee of his family trust to administer his estate based on his wishes.



Lindsey Fudge, Senior Vice President, First Bank; Cyrus Youseffi, President/Owner of CFY Development, Inc.; and Tom Lynn, Senior Vice President, Senior Group Manager, First Bank

*“Our experience with First Bank has been great because of their service and philosophy.”*  
—Cyrus Youseffi, CFY Development, Inc.  
*“First Bank is a great lender and they serve a great purpose in the community.”*



Business partners, like First Bank, are important to HANNA Winery. "Partnering with a multi-generational, family-owned business like First Bank works well for us and our long-term outlook," said Christine Hanna, President/co-owner of HANNA Winery in California. "In the craft of winemaking and nurturing vineyards, a short-term perspective just doesn't make sense."

Founded in 1985 by Dr. Elias Hanna, a world-renowned cardiac surgeon, long-term First Bank client, and Christine's father, HANNA Winery handcrafts award-winning varieties. Hanna said there's a personal aspect to First Bank's unique approach that goes well beyond just an annual meeting. In addition to trusting First Bank's Wealth Management Group with their family's financial legacy, the Hanna's also rely on First Bank's business banking expertise. "As a true partner,

First Bank is always willing to work with us in both good and not-so-good times," said Hanna. "Many of our neighbors aren't treated with that same commitment by the bigger banks."

Under Christine's guidance since 1991, HANNA Winery has expanded to become an iconic wine producer. With strategic national retail partnerships as well as online platforms, HANNA Winery has experienced extensive growth. With tripled retail sales expectations, First Bank is able to help their business by adding the necessary equipment and space needed to keep up with growing demand for their products. "First Bank has been extremely helpful in the expansion of our family-owned winery. I've valued their nimble responsiveness, flexibility, and personal level of service," she said. "They're a full-service bank for us."

(seated) Dr. Elias Hanna and Christine Hanna, Hanna Winery; (standing) Bill Dolan, Senior Vice President, Portfolio Manager, First Bank Wealth Management; and Michael Law, Senior Vice President, Senior Group Manager; and Randy Lee, Vice President, Commercial Relationship Manager, First Bank



## Market Update & Overview January 2018

David Presson, CFA  
Director of Investments  
First Bank Wealth Management

360

family portfolios managed  
by First Bank Wealth  
Management

# Wealth Solutions: Investing In Your Legacy

Since 1967, First Bank Wealth Management has been serving clients in Missouri, Illinois, and California. We holistically support small, middle market, family-owned businesses, individuals, families, pensions, trusts, foundations, and non-profit organizations with sound wealth planning solutions.

First Bank Wealth Management currently manages approximately \$800 million in assets and serves over 360 family relationships, while providing customized investment portfolios. We consistently strive to provide innovative financial solutions tailored to meet each client's unique needs.

For instance, one of our long-time clients indicated he would be selling real estate property in the near future, which would result in a sizable capital gain. He asked for creative ways to reduce his looming tax bill. Given that the client was already charitably-inclined, we suggested he set up a donor advised fund. We did this by transferring some highly appreciated securities to initially fund the account. He was then able to take an immediate charitable tax deduction for the full amount of the value of the securities by using some investments that he wanted to sell to help re-balance his portfolio. Thus, this large charitable deduction will help reduce his future

**FIRST BANK WISDOM<sup>®</sup>:**  
**Your money  
should be  
working as hard  
as you are.**

**Let's get results.**

he can use to direct donations to his favorite charities as well as leave a legacy in his name for future generations. This solution is indicative of proper tax planning as well as the type of creative solutions you'll come to expect from our knowledgeable First Bank Wealth Management team.

Rest assured, First Bank Wealth Management adheres to the Fiduciary Standard, or the highest standard in investment management, requiring our advisors to put our client's interests above their own. If you would like more information on how we can prudently manage and guide you through every phase of the wealth cycle; pass your business on to the next generation; or support a charity of your choice, please contact your local First Bank Wealth Management Advisor.

Let's get invested.

tax bill. In addition, by donating these securities to a donor advised fund, he was able to do it in a tax efficient manner. As a result, he now has a charitable foundation



FIRST BANK WISDOM<sup>®</sup>:

**A good mortgage officer brings more to the table than a pen.**

Let's be prepared for the best.

*Bill Kusman, President, First Bank Mortgage*

## Mortgage Solutions: Built to Exceed Expectations

At First Bank Mortgage, we realize a home is more than just bricks and mortar; it's where you raise your children; it's the place special moments in your life are celebrated; and the place you go to relax and spend precious time with your family each night. As we say, there's no place else in the world like home...we want to be the trusted professionals to help get you there.

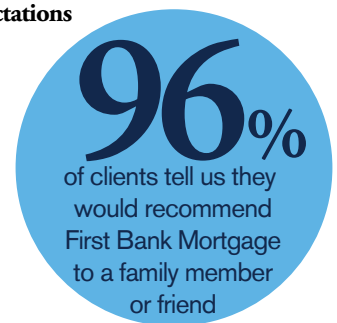
From first-time home buyers and buyers who are upsizing to those clients wishing to purchase their second home, First Bank Mortgage offers all the mortgage solutions you need. We take pride in listening to our clients' needs, giving them expert advice, and working diligently to provide the loan products needed to get home buyers into the home they've always wanted.

### **What sets us apart from our counterparts in the industry?**

First Bank Mortgage is uniquely positioned in the marketplace. We're large enough to offer a full suite of products to serve our clients, but small enough to act with nimble responsiveness. First Bank Mortgage offers competitive interest rates for all of our mortgage products. As a direct lender, we're able to enjoy direct pricing that doesn't have to be shared by a facilitator. In short, we handle the entire process of your loan, including all of the underwriting decisions. With other larger financial service providers, you won't find this personalized level of service, financial strength and agility.

### **First Bank Mortgage Exceeds Client Expectations**

Whether you're buying your first home or simply updating your forever home, we want to make your dreams a reality. At First Bank Mortgage, we're very proud of our 96% overall mortgage client satisfaction rating, according to a 2016 survey of our clients.



In fact, 96% holds some significance to us – just see for yourself!

- 96.3% —My First Bank Home Loan Consultant met all my expectations.
- 96.5% —I would use First Bank for my next transaction.
- 96.6% —My satisfaction with First Bank's overall performance.
- 96.0% —I would recommend First Bank Mortgage to my friends and relatives.

We take great pride in this and will do whatever it takes to ensure our client satisfaction rating stays that way. We realize purchasing a home may be the single, largest purchase you or your family makes. That's why it's so important to choose a mortgage lender you trust. Come see what makes First Bank Mortgage so unique. Let's get you home.





*Ronnette Miller, Asst. Vice President;  
Branch Manager, First Bank*

## Banking Solutions: An Evolving Landscape

After a century in banking, we certainly concur the needs of our clients are ever-evolving. After opening its doors in 1910 as a small, community bank serving the needs of local farmers and small business owners, hometown clients visited the branch during standard banking hours to conduct their financial transactions. Now, over one hundred years later, the options and manner in which our clients conduct those transactions have evolved. Clients can now utilize digital, mobile, or online options to securely access account information at their fingertips. Balances can be viewed and checks deposited instantly, while bills may also be paid online any time of the day or night. Debit and credit cards are now even smarter with chip technology to further protect clients. Financial transactions, like payroll deposits and funds transfers, can be established automatically.

**FIRST BANK WISDOM®:**  
**Your plan for  
tomorrow should  
start by dreaming  
big today.**

**Let's reach for the stars.**

At First Bank, you'll find all of the technology and resources of a larger bank, but the localized services of a smaller one. You'll continue to

find our renovated branches hosting a more modern, open space.

Our new teller pods and efficient ATM's will allow for an enhanced, personalized experience for our clients.

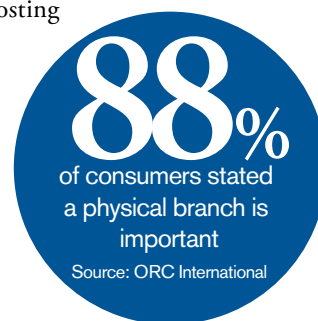
Plus, many of our retail spaces will be themed to reflect the

personality or flavor of that particular

area, community, or city. We're going the extra mile to ensure we're providing the hometown service you've come to expect from First Bank, but with all the amenities of modern flair. You see, we want to continue to be an integral part of the communities in which we serve and our retail locations will reflect that commitment. Come and see our 'bank of the future' enhancements.

Although the landscape of banking continues to evolve, having your friendly, knowledgeable First Bank team ready to help serve its clients does not. Has banking changed? Most definitely. However, First Bank's values and commitment to service remains steadfast and never goes out of style.

Let's bank better



# 8,192

Number of volunteer hours contributed by First Bank employees in 2017

Karen Dickson, First Bank CRA Development Officer and Dr. Lanor E. Payne, Principal of Clay Elementary School



## Solutions for the Next Generation

Throughout our four generations of family ownership, one thing remains constant: First Bank's commitment to our communities. This commitment is reflected in our Mission Statement, which states: "The growth and prosperity of both our clients and First Bank will translate directly to the quality of life within the communities we serve."

That's why we're collaboratively focusing our giving efforts into one single, purposeful direction. We envision our time, attention, and charitable commitment to collectively help shape a more positive future for generations to come. Whether it's through supporting leadership and mentorship programs, assisting families in the pursuit of self-sufficiency, or simply rolling up our sleeves in times of need, First Bank isn't just here to offer innovative products and services, but also to be active members of our communities.

We're proud to say in 2017, we supported 215 organizations with \$659,000 in charitable contributions. Our employees gave over 8,192 hours in volunteer service. We also adopted 200 families in need through our Adopt-a-Family initiative. We also launched our Thrive program to help low-to-moderate income clients in rebuilding credit and gaining financial management knowledge.

### **Junior Achievement (JA) of Southern California –**

JA is dedicated to educating students about entrepreneurship, work readiness, and financial literacy through hands-on programs. First Bank is a long-standing financial supporter of JA, providing over

290 volunteers hours of financial literacy and Board service.

**St. Cecilia School, Missouri** – St. Cecilia School and Academy empowers students

to be of service to

the community, encouraging them to aspire toward academic excellence, spiritual growth, and independent thinking. A new partnership, we'll continue to grow this relationship. First Bank provided 48 volunteer hours of financial empowerment sessions. Through this, students pick a career path and begin the journey into the workforce.

**YMCA Monsanto, Missouri** – A new partnership, the Monsanto YMCA, a non-profit community service provider, helps to build strong kids, families, and communities. They work to ensure everyone has the opportunity to learn. First Bank has provided funding for an Annual Scholarship Campaign to help low-to-moderate income families. We will also partner with the YMCA to offer Financial Empowerment Sessions to school-aged kids and the senior population.

Let's continue to work for the future and make a difference—together.



Ellen Dierberg Milne, FB Corporation Board Member, accepts the "Outstanding Corporate Philanthropic Program" Award on behalf of First Bank at the 37th Annual Awards Luncheon in St. Louis. Presented by the Association of Fundraising Professionals, National Philanthropy Day celebrates our philanthropic community and recognizes the accomplishments of those who help transform our communities.



# First Bank

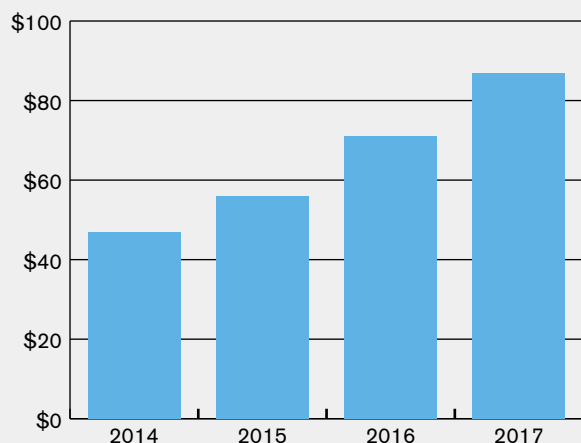
## Selected Financial Highlights

	Years Ended December 31,	
(\$ in thousands)	2017	2016
<b>Income Statement Data:</b>		
Net interest income	\$ 194,913	181,716
Benefit for loan losses	(2,500)	(7,000)
Net interest income after benefit for loan losses	197,413	188,716
Noninterest income	67,572	55,139
Noninterest expense	177,970	172,711
Income before provision for income taxes	87,015	71,144
Provision for income taxes <sup>1</sup>	80,685	28,282
Net income	\$ 6,330	42,862

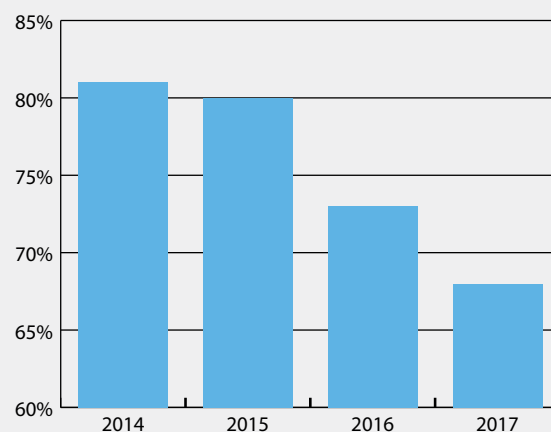
<sup>1</sup> 2017 includes \$47.5 million due to the tax law change.

	December 31,	
(\$ in thousands)	2017	2016
<b>Balance Sheet Data:</b>		
Total loans	\$ 3,654,624	3,639,637
Total investment securities	2,003,110	1,913,864
Total assets	6,122,853	6,183,870
Total deposits	5,259,389	5,318,909
Total stockholders' equity	740,323	754,992
<b>Regulatory Capital Ratios:</b>		
Total capital to risk-weighted assets	16.49%	15.03%
Tier 1 capital to risk-weighted assets	15.43	13.95

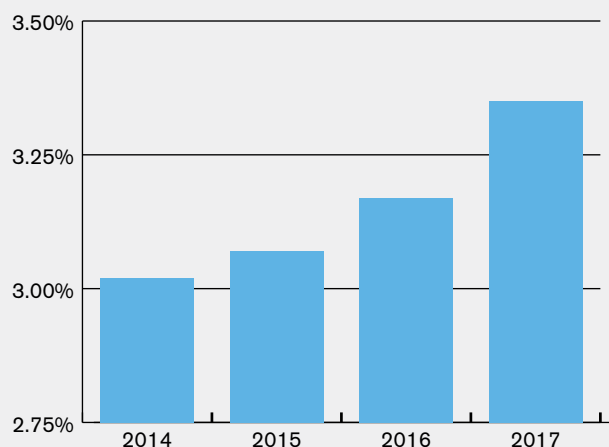
**Pre-tax Income** (in millions)



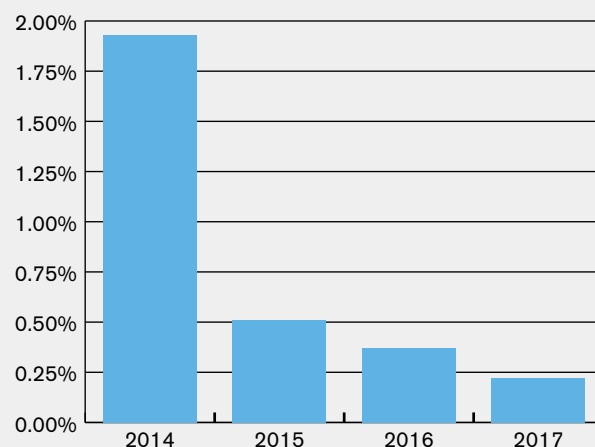
**Efficiency Ratio**



**Net Interest Margin**



**Nonperforming Assets to Total Assets**





Our family's commitment to banking began over 100 years ago in a small, rural community to help local clients reach their financial goals. That same small, rural community has grown and so has First Bank—becoming one of the largest family-owned banks in the country. Our steadfast commitment to serving our clients—and treating them like family—still remains the same.

Here, family means everything. In fact, First Bank has been owned and operated by the Dierberg family for four generations. That's something only a rare few are afforded the opportunity. Over this century-long heritage, our purpose has remained consistent: Providing the highest level of service to the communities in which we serve.

Whether it's providing financial support for local business, helping a family-owned business in its succession planning for the next generation, or helping a family achieve their dream of home ownership, First Bank is here to help you achieve your dreams—whatever that means to you.

Come experience what it means to be part of First Bank. Here, you're more than a client to us; you're family.

A stylized, handwritten signature in white ink, appearing to read "MDierberg".

Michael Dierberg  
Chairman of the Board, FB Corporation



You don't grow to be one of the biggest family-owned banks by standing still. And you don't do business for 100-plus years by forgetting where you came from, or who you're here to serve. Because helping clients reach their goals is our goal, and planning better for tomorrow starts with achieving more today. For individuals, for businesses, and for the whole community.

This is what it means to be a part of First Bank.

Where being treated like family means something.  
Where the success of our clients means everything.  
And where relationships come first.



Member FDIC