

FIRST BANK WISDOM[®]:

Isn't it about time your money showed some work ethic?

Let's get invested.

Member FDIC



Welcome to First Bank's Private Banking, our most exclusive level of service for customers who expect only the very best.

As a Private Banking client, you will appreciate the advantages of a single point of contact who fully understands your financial needs. Your Private Banking relationship manager will build and manage a financial services plan especially for you.

Our Private Banking relationship managers will supplement this exclusive level of service with a suite of products that are uniquely designed to reflect your individual needs and are available exclusively to First Bank Private Banking clients.

First Premier Lending Services

Investment Secured Personal Line of Credit

- Secured by personal investment portfolio
- Rate tied to Prime rate
- Portfolio may be managed by First Bank Wealth Management or outside manager
- Annual renewal with minimal documentation

First Premier Line of Credit

- Rate tied to Prime rate
- May be connected to checking account to provide overdraft protection
- Monthly payments may be auto debited from any First Bank checking or money market account
- Payments may be made online

Home Equity Line of Credit

- Variable interest rate tied to Prime rate
- Monthly payments may be auto debited from any First Bank checking or money market account
- Revolving line
- Monthly repayment may be set as interest-only or principal and interest

Mortgage Services For Primary or Vacation Home

- Competitive interest rates
- Multiple mortgage term options

Maximum Rewards Mastercard[®]

- Option of either a Rewards card or reduced interest rate
- No annual fee
- Auto pay available from First Bank checking or money market account



Private Banking Services Provided

Checking Account Services

- No monthly service fee
- No minimum balance requirement
- No cost First Premier checks
- No cost cashiers checks
- No cost money orders
- No cost online banking/bill pay
- No cost mobile banking
- Overdraft Protection available

Money Market Account Services

- Enhanced interest rate
- No monthly service charge when minimum balance is maintained

Debit Card Services

- Out of network transaction fees rebated to account
- No cost replacement
- Expedited delivery of replacement when possible
- International ATM fees rebated

Safe Deposit Box Services

- No cost on rental of a 3" x 5" box
- Safe deposit boxes available at select locations
- Based on availability

First Premier Investment Services

First Bank Wealth Management Services

- Access to First Bank Trust and Investment Management professionals
- Access to First Bank Wealth Management services, including:
 - Trust management services
 - Investment management services
 - Custodial services
 - Special needs trust services
 - Estate planning consultations
 - Retirement plan administration and management
 - IRA management
 - Charitable trust management
- Access to personal financial planning services
- Self-directed accounts
- Managed brokerage services



FirstBankWealth.com

866-715-3242

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Brokerage, insurance, employee benefit and trust products and services are: Not FDIC Insured. Not Bank Guaranteed. May Lose Value.

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