

High-Power Interest¹
No Minimum Balance
No Monthly Fees
NetTeller Online Banking
NetTeller Bill Pay
Direct Deposit
PhoneFirst (888.384.2265)
CheckFirst Card
Swipe, Sign, & Save Cash Back Rewards³
Refund on ATM Fees⁴
Maximum of \$15 per statement cycle



eFIRST

TOTALLY ELECTRIC CHECKING

EARNINGS FRIENDLY

eFirst Checking is a paperless, totally electronic account with high-power interest. You'll earn 20 times the rate of our regular interest checking account when these requirements are met²:

10 or more CheckFirst Card transactions a month,
a minimum of \$25 each

One or more automatic (ACH) payment(s) or deposit(s) per month

One or more NetTeller Bill Pay transaction(s) per month

Monthly electronic statements

EARTH FRIENDLY

With eFirst Checking you'll help to protect the environment by using less paper. No stamps. No checks. No paper statements. It's a greener way to bank.

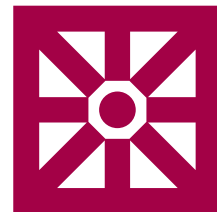
ENERGY FRIENDLY

Banking electronically means fewer trips to the bank which saves gas, energy, and time. And, you can feel secure knowing that eFirst Totally Electric Checking funds are FDIC insured. Our electronic network is guarded, monitored, and consistently updated for identity and fraud protection.

20x

More Interest¹

Ask your First Bank Financial Service Representative
how you can earn 20x more interest with
eFirst Totally Electric Checking.



FIRST BANK

Where Great Things Happen

800.538.3979 | surffirst.com

Member FDIC

¹ Based upon First Bank's current Regular Interest Checking rate multiplied by 20. APY=Annual Percentage Yield. APY may change at the discretion of First Bank.

² Your account will earn the premium Annual Percentage Yield (APY) on the balance up to \$25,000.00 and a discounted APY on any balance above that amount. The lower rate will be at the discretion of First Bank. Please contact a First Bank employee for current rate information.

³ Only personal accounts are eligible for Totally Electric Checking and for CheckFirst Debit Card cash back rewards. Cash back rewards of ten cents per transaction are only paid for signature-based transactions of \$25 or more, not PIN-based transactions. Cash back rewards will be credited to the customer's account monthly. Cash back rewards of over \$10 earned during the year will be reported to the IRS on Form 1099. Annual cash back rewards will not exceed \$250.

⁴ Forfeit refund if the eFirst Totally Electric Checking requirements are not met.