

FIRST BANK

Financial Wellness Starts At Work.

Let's admit it, it takes a lot of effort to keep tabs on your financial wellness. But not anymore. **First@Work** is banking available to you through your workplace that combines no-hassle checking and savings, top security and safeguarding, and money management tools that just plain work.



Checking & Savings

- Checking account with no monthly maintenance fee with a direct deposit¹
- One free overdraft annually
- One free order of checks
- No hassle savings account when you set up a \$10/month auto-transfer

Peace of Mind

- IDProtect[®] - Identity Theft Monitoring and Resolution service² that includes:
 - Credit file monitoring³
 - Up to \$10,000 identity theft expense reimbursement coverage⁴
 - And more!
- Cell phone protection⁴

Financial Wellness

- MyMoney, First Bank's personal financial management tool
- Free financial education tools

Convenience

- More than 100 branch locations across the Carolinas
- No First Bank fees at out-of-network ATMs, plus with our ATM fee rebates we will refund up to \$15/month of fees charged by other ATM owners⁵
- Free digital banking
- Easy-to-use mobile app and mobile check deposit⁶
- Send and receive money from friends, family and others you trust with Zelle^{®7}

Get a \$100 Mastercard[®] gift card when you:

Set up direct deposit into your new account within 60 days of opening

OR

Make more than \$250 in transactions with your new First Bank Mastercard debit card within 60 days of opening an account

Prepared for:



1. Avoid the \$20 monthly maintenance fee by receiving a direct deposit of any amount during the statement cycle. Direct deposit defined as external ACH credit. Transfers from other First Bank accounts or deposits made at a branch do not apply. 2. Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration, and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts organizations and/or churches and their members, or schools and their employees/students. 3. Credit file monitoring may take several days to begin following activation. 4. Cell phone protection is only available when the cell phone bill is paid from your First@Work checking account. Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions, and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit or on the insurance document. Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit or guaranteed by the bank or any bank affiliate. 5. Out-of-network terminal owners may charge a service fee, but you're entitled to a refund of \$15 of foreign ATM fees each statement cycle. 6. While First Bank does not charge for mobile banking, your mobile carrier's message and data rates may apply. 7. Zelle and Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. U.S. checking or savings account required to use Zelle[®]. Transactions between enrolled users typically occur in minutes. Member FDIC.