



FIRST BANK WISDOM[®]:

**“They” say it’s lonely at the top.
But “they’ve” never banked with us.**

Let’s keep good company.

Ascend, our premier financial services program, is designed to take your success to a new level. From tailored tax-advantaged investment and legacy planning services to high-yield deposit and creative credit solutions, our holistic approach will help you build your business, secure your future, and craft your legacy. **Let’s scale new heights.**



You’ll never have to wonder if the person working with you truly understands your unique financial status.

In addition to your Relationship Manager, Ascend members have access to a dedicated team working to support your specific needs.



Ascend is banking like you’ve never experienced before.

From top-tier rates and loan discounts to complimentary wealth planning services for you and your family members, Ascend demonstrates how much we value our relationship.



We come to the table with ideas to help you, your business, or your legacy thrive.

You’ll receive custom banking and credit solutions as well as a comprehensive insurance, estate, and trust review. If applicable, you’ll have access to our Family Business advisory services.



You’ll continue to have the people and services on which you’ve come to rely.

Plus, we’ve added a few extra perks.

- Exclusive Ascend Checking with higher transaction limits
- Reduced investment advisory fees
- Our most exclusive card, Ascend Debit Card
- Workplace Banking services (for business owners)



www.first.bank
1-800-760-BANK
Member FDIC

02/2023

There's more to love with Ascend.

Ascend members qualify for an Ascend Checking account. It comes with all of the features you've come to expect from a First Bank checking account, plus exclusive features only found here.

Ascend Checking ⁵	
Monthly Maintenance Fee	\$0
Personal Checks	Exclusive Checks ¹
Interest-Bearing	Yes ²
Other Banks' ATM Surcharge Fee Reversal ³	Yes
Allpoint® Network ATM Withdrawal Fee	\$0
Non-First Bank ATM Withdrawal Fee	\$0
Complimentary Cashier's Checks and Money Orders	Yes
Ascend Mastercard® Debit Card ⁴	\$0
3x5 Safe Deposit Box, if available, or Discount on Larger Size (<i>where available</i>)	\$0
Statements (<i>eStatements free</i>)	
eStatement/Images	\$0
Paper Statement	\$0
Paper Statement/Images	\$0
Frequency	Monthly

1. Ascend Logo Basic Checks are free. Discounted pricing on other designs.

2. This is a variable rate account. Interest rates are determined at the bank's discretion and may change after the account is opened.

3. If you use an ATM not owned by First Bank (and not part of the Allpoint Network), you may be charged a surcharge fee by the ATM owner used to complete the transaction. You will receive an automatic reversal of the ATM surcharge fee for domestic and international ATM withdrawals. There may be other fees associated with international ATM withdrawals that are not reversed.

4. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

5. A discount on consumer and home equity loan rates applies when payment is auto-debited from this account. If payment is not auto-debited from a First Bank deposit account, rates on consumer loans and home equity loans are higher. See Loan documents for details.

All Ascend members have access to a dedicated team, including their own Relationship Manager, and access to an Ascend-only phone number, as well as the following benefits:

Retail and

Business Banking:

- Exclusive Ascend Checking, with higher transaction limits, our best rates and loan discounts
- Benefits that extend to family members
- Business owners also receive Workplace Banking services for their employees

Mortgage:

- Reduced Mortgage Origination Fee & rates
- Dedicated underwriters and loan processors
- Loan guideline exceptions on an individual basis

Commercial Banking:

- Access to First Bank Family Business Advisory services
- Customized banking solutions for your business

Wealth Management:

- Complimentary Comprehensive Wealth Plan
- Complimentary Insurance, Trust and Estate Review
- Customized credit solutions
- Reduced Investment Advisory fees

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