

FirstRewards Checking

FirstRewards is an account that lets you earn sky high interest (currently, 4.07% annual percentage yield) on balances up to \$25,000 (.75% on balances above \$25,000) and refunds all domestic ATM surcharges. The minimum opening balance is \$0. Sky high Interest is earned by completing a few tasks within the statement cycle (generally, from the 4th Wednesday of one month to the 4th Tuesday of the next). If you complete all of the tasks, you earn the sky high interest, it's that simple. In the event you do not complete the required tasks your account will earn .20% annual percentage yield.

The tasks that will allow you to earn your accrued interest are:

- At least 10 check card transactions (excess transactions will not carry over to the next month and ATM transactions are excluded)
- Direct Deposit or at least One ACH Credit or Debit
- Access Online Banking (by any joint account holder)
- Receive Electronic Statements (when available)

If you do the things listed above within the required time period each cycle, the account is free, you will earn the accrued "sky high interest" and the ATM refunds. However, if you do not complete the tasks listed above the account is still free, you earn .20% APY on your balance and we will still refund your domestic ATM fees.

The account is free and domestic ATM fees are refunded regardless of meeting the requirements listed above.

We would appreciate an opportunity to open a FirstRewards account for you but if this account isn't right for you we would still love to have your business. FirstBank has a wide range of deposit and loan accounts. You can find a list of our branches by visiting us online at www.FirstBankOnline.com and then clicking on the pale-yellow locations tab (found under the words "Where You Matter Most") and you will be taken to a list of locations with contact information. Give us a chance to show FirstBank is the bank "Where You Matter Most".



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