IMPORTANT REMINDERS

- Maintain a \$10,000 balance* in certificates of deposit, or maintain \$1,000 combined balance in checking and/or savings accounts.
- For any months where one of the two minimum balance requirements is not met, a \$10 service charge will be deducted from the account.

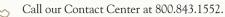
CLUB BENEFITS

- Travel programs
- Digital Banking services
- Free personalized checks
- Free club newsletter
- Seminars on issues important to you

"The balance we use is average daily balance. The average daily balance is calculated by adding the principal in the account for each day of the statement cycle and dividing that figure by the number of days in the statement cycle.

QUESTIONS?

Contact your bank officer.



Send us a secure message using the chat feature in Digital Banking.





FIRST CLASS CLUB

ACCOUNT CHECKLIST



YOUR FIRST CLASS CLUB CHECKLIST

YOUR ACCOUNT DETAILS Account Open Date: Account Number:	 SET UP OR SWITCH DIRECT DEPOSIT Log in to Digital Banking > select Set Up Direct Deposit on the dashboard > follow the on-screen steps to complete the process! OR scan this QR code:
Routing Number: Digital Banking Username:	 Need a form? That's an option, too. It's pre-filled and ready when you are. Find it in Digital Banking under "Set Up Direct Deposit." After set up, remove the Direct Deposit card from your Digital Banking dashboard by selecting the "" in the top right corner of the card, then Organize dashboard, then the "X" next to the card name, and then Done in the top corner.
YOUR BANK OFFICER INFORMATION Name:	SET UP OR SWITCH ACCOUNT PAYMENTS Use the routing number and account number provided at account opening.
Phone: Email:	 ORDER CHECKS one of three ways Call us at 800.843.1552. Visit your nearest First Bank & Trust location. Send us a secure message in Digital Banking.
 MAKE AN INITIAL DEPOSIT A minimum deposit of \$100 is required to open this account. ACCESS YOUR DIGITAL BANKING ACCOUNT (online or mobile) with the username provided by your bank officer. Find more information about Digital Banking features and FAQ at BANKeasy.com/digitalbanking. 	 ACTIVATE YOUR DEBIT CARD using one of these options as soon as you receive it in the mail. Log in to Digital Banking > select the account associated with your debit card > choose Card management > select the card > click Activate new card; or Call the phone number provided on the activation label; or Call 800.843.1552 during banking hours; or Make a withdrawal or balance inquiry with the PIN at any ATM; or Make a purchase at any merchant using the PIN (not signature).
1. Log in to Digital Banking.	(iotograduty).

- $\mathbf{2.}$ Select the account you want to enroll.
- 3. Select Statements & Notices.
- 4. Accept the terms.
- **5.** Enter the email address where you want to receive notifications.
- 6. Select the account.
- 7. Finish by selecting Enroll.

Visit **BANKeasy.com/welcome** for Digital Banking tutorials and a digital account checklist.

