## 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.

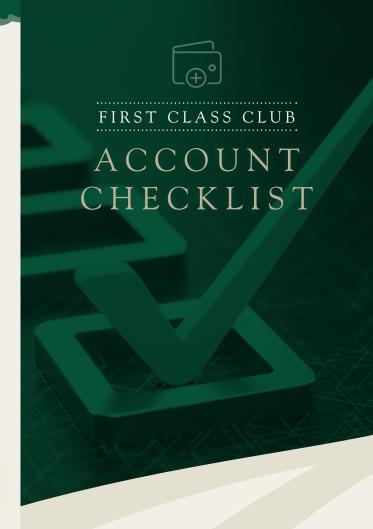


Call our Contact Center at 800.843.1552.



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







## YOUR FIRST CLASS CLUB CHECKLIST

VOLID ACCOLINIT DETAILS		SET UP OR SWITCH DIRECT DEPOSIT
YOUR ACCOUNT DETAILS  Account Open Date:  Account Number:		• 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:		<ul> <li>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."</li> </ul>
Digital Banking Username:		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 <b>Organize dashboard</b> , then the "X" next to the card name, and then <b>Done</b> 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:		<ul> <li>ORDER CHECKS one of three ways</li> <li>Call us at 800.843.1552.</li> <li>Visit your nearest First Bank &amp; Trust location.</li> <li>Send us a secure message in Digital Banking.</li> </ul>
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.  • Log in at BANKeasy.com; or  • Download the app to access on your smartphone or tablet. Search for "BANKeasy" in the App Store® or Google Play™.		<ul> <li>ACTIVATE YOUR DEBIT CARD using one of these options as soon as you receive it in the mail.</li> <li>Log in to Digital Banking &gt; select the account associated with your debit card &gt; choose Card management &gt; select the card &gt; click Activate new card; or</li> <li>Call the phone number provided on the activation label; or</li> <li>Call 800.843.1552 during banking hours; or</li> <li>Make a withdrawal or balance inquiry with the PIN at any ATM; or</li> <li>Make a purchase at any merchant using the PIN</li> </ul>
ENROLL IN ELECTRONIC STATEMENTS  1. Log in to Digital Banking.  2. Select the account you want to enroll.  3. Select Statements & Notices		(not signature).

4. Accept the terms.

notifications.

**6.** Select the account. 7. Finish by selecting Enroll.

5. Enter the email address where you want to receive

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

