



# FIRST BANK

HI, ASHEVILLE SAVINGS BANK  
CUSTOMERS.

# Welcome to First Bank



## IN THIS BOOK YOU'LL FIND

- » Key Dates for Your Move to First Bank
- » New Personal and Business Banking Accounts
- » Online and Mobile Banking Information



Hello!  
Welcome to your  
local First Bank.  
We're excited to  
start serving you.



Richard H. Moore  
**CHIEF EXECUTIVE OFFICER**

### **Who We Are**

We have over 100 branches of knowledgeable associates across the Carolinas and are proud to have our headquarters in Southern Pines, NC. We've been helping our customers realize their dreams since 1935. We love what we do and can't wait to serve you too.

### **What We Believe**

We believe our customers are meant to achieve financial independence, to prosper and to pursue the passions that drive their dreams.

Our bank rewards this passion with award-winning financial solutions and support from local teams that give you the individual attention you deserve and empower you to reach your financial goals.

**It's uncompromising excellence in a remarkably personal package.**

A handwritten signature in blue ink, appearing to read "R. H. Moore", written over a light blue horizontal line.

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**Key Dates**

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**Corporate Profile**

Visit our special welcome site where you'll find updates,  
a web version of this booklet and other helpful information.

**[LOCALFIRSTBANK.COM/ASHEVILLESavingsBank](http://LOCALFIRSTBANK.COM/ASHEVILLESavingsBank)**

On  
March 19,  
you will  
officially start  
banking with  
First Bank.

We want to make your transition to First Bank a smooth one. Here are some key dates to keep in mind.

## THE MONTH BEFORE

### Now through March 9

Review your contact information (address, phone number and email) with Asheville Savings Bank to ensure that it is up to date. First Bank will be using this information to keep you in the loop on all the details about the transition.

Unless otherwise notified, you can continue to use your Asheville Savings Bank checks. The last day for online check reorders is Thursday, February 15. Any check reorders after this date can be done in your local branch.

**Those who are receiving a new account number will be notified in a separate mailing.** First Bank checks or deposit tickets for your new account number arrive 7-10 business days before Monday, March 19.

Your new First Bank debit card will arrive 7-10 business days before Monday, March 19, but will not be active until 9 am on Monday, March 19.

## THE WEEK OF TRANSITION

### Wednesday, March 14

Address changes will be accepted until close of business.

For our Remote Deposit Capture clients, this is the last date you can make deposits using the Asheville Savings Bank system. You will need to download the new First Bank drivers to resume services on Monday, March 19. Feel free to contact [BusinessSupport@localfirstbank.com](mailto:BusinessSupport@localfirstbank.com) if you have any questions about this process.

### Thursday, March 15

Personal banking customers should complete all mobile check deposits and funds transfers, as access to mobile banking will not be available after 4 pm.

Personal banking customers can schedule bill payments and access online banking until 6 pm.

Telephone banking will be available until 6 pm for all customers.

Business banking customers may submit ACH and tax payments for processing until 6 pm. Effective dates can be no later than March 16.

Download any transaction history that you need for your records. Once the transition to First Bank is complete, only 60 days of history will be transferred. For check images and eStatements, your history since 2015 will be available.

External transfers will be available until 6 pm for all customers.

## Friday–Sunday, March 16–18

Continue to use your Asheville Savings Bank debit card through the weekend until 9 am, Monday, March 19.

For our business banking customers, new wires may be submitted until 4 pm on Friday, March 16. See additional wire instructions in the accompanying disclosure booklet.

Business banking customers will have access to mobile banking until 4 pm and online banking until 6 pm on Friday, March 16.

Thanks to the heightened security measures added to First Bank's online banking system like secure access codes, business banking customers will no longer need to use token fobs at sign in for online banking.

After Friday, March 16, mobile and online banking services will be unavailable for all customers until 9 am, Monday, March 19.

## YOUR FIRST DAY

### Monday, March 19

Your new First Bank debit card will automatically activate and you can begin using it as of 9 am. Change the temporary PIN on your debit card by using a First Bank ATM, visiting a First Bank branch or by calling First Bank at [866-792-4357](tel:866-792-4357).

Remember to update your information with trusted online merchants (e.g. Amazon, Apple, etc.). They will need your new debit card number, expiration date and 3-digit security code for direct billing to your new First Bank debit card.

Although your Asheville Savings Bank routing number will continue to work, for better speed and service for your direct deposits, change to First Bank's new routing number: [053104568](tel:053104568).

If you have received First Bank checks in the past month, you can begin using them. Your Asheville Savings Bank checks will continue to be honored unless your account number was changed.

If you use Quicken or QuickBooks, please review the migration instructions at [localfirstbank.com/AshevilleSavingsBank](http://localfirstbank.com/AshevilleSavingsBank) and follow the simple and easy instructions for a smooth transition of your account information.

Set up your First Bank digital banking services by logging in at [localfirstbank.com](http://localfirstbank.com).



## Debit Card

- Start using First Bank's free nationwide ATM network, which includes CashPoints® and MoneyPass® terminals.<sup>1</sup>
- Start earning rewards points with every purchase made using your First Bank debit card. Note that only signature based transactions are eligible for rewards and registration is required at [localfirstbank.com/rewards](http://localfirstbank.com/rewards).
- Don't forget to set up your First Bank debit card for recurring expenses such as utility bills, daycare expenses and your cell phone.

1. Free ATM network includes First Bank, CashPoints® and MoneyPass® terminals. Out of network terminal owners may charge a service fee. © 2018 Mastercard. Mastercard and the Mastercard brand marks are trademarks of Mastercard International Incorporated.

## 24-Hour Telephone Banking Updates

For all our clients who find it easier to pick up the phone to check their balance, please update your contact list to First Bank's telephone banking number: [888-518-4636](tel:888-518-4636).

### Other important changes:

Use the account number of each account you'd like to check. You'll be given an option to set up a security PIN during the first time you call as well.

If you'd like to set up telephone transfers between your accounts, contact First Bank's customer service team at [866-792-4357](tel:866-792-4357) or visit your local branch.

# Manage your finances from anywhere.

**Your online and mobile banking from First Bank will officially start on Monday, March 19.**



## **New First Bank Digital Banking Daily Cutoff Times**

**4:00 pm:** Online and mobile bill pay, international wire transfers for business banking customers

**5:00 pm:** Online and mobile external transfers, online ACH payments

**5:30 pm:** Online wire transfers for business banking customers

**6:00 pm:** Remote deposit capture and mobile remote deposit capture

**8:00 pm:** Online and mobile internal transfers



## **Important Bill Pay Changes**

The First Bank approach to online bill pay services is a little bit different than what you've used previously. First Bank uses a due date model.

With a due date model, you'll specify a date the payment should reach your biller and **the funds will be debited from your account on that date.**

On Monday, March 19, it'll be important to review your current bill pay set up to ensure the payments are being made on the dates you'd like the funds to be debited and delivered.



**Need help your first day? Contact our Customer Service team:**

Mon–Fri, 8 am to 6 pm at 866-792-4357 or [customerservice@localfirstbank.com](mailto:customerservice@localfirstbank.com)



## YOUR FIRST DAY

**On Monday, March 19, you can log in to First Bank's digital banking. Follow these first time login instructions to start your experience off right:**

### Personal Banking Customers

Use your current Asheville Savings Bank online ID and the temporary password provided to you via the **First Bank Digital Banking Instructions** email. The email will arrive in your inbox the week of March 12.

Log in to First Bank digital banking at [localfirstbank.com](https://localfirstbank.com) or via our mobile app.

Your first login will present you with an opportunity to update your online profile. Please provide your current contact information.

### Business Banking Customers

Use your current Asheville Savings Bank online ID and follow the steps outlined in the **First Bank Digital Banking Instructions** email. The email will arrive in your inbox the week of March 12.

Log in to First Bank digital banking at [localfirstbank.com](https://localfirstbank.com) or via our mobile app.

When you first log in, you will be prompted to request a Secure Access Code to a phone number associated with your account. Then you will be given an opportunity to set a password and update your online profile. Please provide your current contact information.



**Once you are logged in to First Bank's digital banking, follow this handy checklist:**

- For assistance with reoccurring transfers, please contact Customer Service at 1-866-792-4357 or [customerservice@localfirstbank.com](mailto:customerservice@localfirstbank.com) or visit your local First Bank branch.
- Use our convenient micro-deposit feature to set up your external transfers (under **Services** in the menu).
- Make sure account information and addresses of your online bill payees are accurate.
- Re-enroll in eStatements to ensure seamless statement delivery.
- Verify that your scheduled and recurring bill payments are set for the proper dates and amounts.
- Download our full-featured mobile app and enroll in mobile check deposit at [localfirstbank.com/mobile](https://localfirstbank.com/mobile).
- Get enhanced security by enabling Fingerprint ID on your mobile device, if available.

## Find your new personal account information here.

**Unless you have been notified otherwise, your First Bank personal account number will stay the same as your Asheville Savings Bank account number. Your new bank routing number is **053104568**.**

While your old Asheville Savings Bank checks will continue to work, **on Monday, March 19 you should update any ACH drafts, direct deposits or future check orders** to reflect this new routing number. Find your current account on the charts below and locate the corresponding First Bank equivalent.

PERSONAL CHECKING ACCOUNTS					
IF YOUR CHECKING ACCOUNT IS	MyStyle WorkStyle <sup>2</sup>	FiftyFiveStyle	ConnectStyle		MyStyle Student
YOU WILL TRANSITION TO	Everywhere Checking	Everywhere Plus	Everywhere Premium	Senior Checking (For ages 65+)	Campus Checking
MINIMUM DAILY BALANCE REQUIRED	\$600	\$1,200	\$5,000	\$600	N/A
AVERAGE COLLECTED BALANCE	\$1,200	\$2,400	\$10,000	\$1,200	N/A
OTHER WAIVERS	\$250 or more single transaction monthly direct deposit <sup>3</sup>	N/A	\$20,000 in personal deposits OR \$20,000 in outstanding personal loans or HELOC balances. <sup>6</sup>	\$250 or more single transaction monthly direct deposit <sup>3</sup>	N/A
MONTHLY MAINTENANCE FEE <sup>1</sup> (if unable to meet one of the above criteria)	\$8	\$12	\$20	\$6	\$0
ADDITIONAL BENEFITS	Debit card with rewards  Zero Liability Protection: Unauthorized charges on your Mastercard® are not your responsibility.  24-hour telephone banking  Online banking with bill pay, account alerts and eStatements  Mobile banking with mobile check deposit <sup>4</sup> and Fingerprint ID  Access to free nationwide ATM network <sup>5</sup>	<b>All the benefits from Everywhere Checking, plus:</b>  Earn interest on your account balance	<b>All the benefits from Everywhere Plus, plus:</b>  No First Bank transaction fees on out-of-network ATMs <sup>7</sup>  Free member checks or 50% off alternate check designs  Four free official checks per statement cycle  Free or discounted safe deposit box	<b>All the benefits from Everywhere Checking, plus:</b>  Free member checks or 50% off alternate check designs	<b>All the benefits from Everywhere Checking, plus:</b>  Converts to Everywhere Checking at age 25  No First Bank transaction fees on 8 out-of-network ATM withdrawals per month <sup>7</sup>

WAYS TO KEEP IT FEE FREE™

OR

OR





PERSONAL SAVINGS AND MONEY MARKET ACCOUNTS					
WAYS TO KEEP IT FEE FREE™	IF YOUR SAVINGS OR MONEY MARKET ACCOUNT IS	SmartStart Savings	SavingsStyle	MoneyMarketStyle	Premier MoneyMarketStyle
	YOU WILL TRANSITION TO	My First Savings	Everywhere Savings	Personal Money Market	Personal Money Market Plus
	MINIMUM DAILY BALANCE REQUIRED	N/A	\$300	\$2,500	\$10,000
	AVERAGE COLLECTED BALANCE	N/A	N/A	\$5,000	\$20,000
	MONTHLY MAINTENANCE FEE <sup>1</sup>	N/A	\$4	\$15	\$25
OR	ACTIVITY FEES	\$2 per withdrawal after two free per month	\$2 per withdrawal after two free per month	\$15 per excessive transaction after six free per month	\$15 per excessive transaction after six free per month
	ADDITIONAL BENEFITS	For customers under 18  Earn interest on your account balance  24-hour telephone banking, online banking, mobile banking <sup>4</sup>  Access to free nationwide ATM network <sup>5</sup>	Earn interest on your account balance  24-hour telephone banking, online banking, mobile banking <sup>4</sup>  Access to free nationwide ATM network <sup>5</sup>	Earn interest on your account balance  24-hour telephone banking, online banking, mobile banking <sup>4</sup>  Access to free nationwide ATM network <sup>5</sup>	Tiered interest rate  24-hour telephone banking, online banking, mobile banking <sup>4</sup>  Access to free nationwide ATM network <sup>5</sup>

## Other Accounts

- **CDs<sup>8</sup>** and **IRAs** will remain the same with existing terms honored
- HealthStyle will become an **HSA Individual or Family<sup>9</sup>** account
- SmartStyle accounts will remain **SmartStyle** accounts with limited changes<sup>10</sup>

1. Account holders may avoid the Monthly Maintenance Fee by meeting any of the requirements listed in the Keep it Fee Free™ section of the account summary table for their account type. Other account service fees may apply as described in the Account Services Fee Schedule available on our website at Fees or refer to the enclosed Guide to Disclosures and Other Important Account Information. 2. Clients in WorkStyle will be added to First Bank's At Work Program, an aspect of which is the Everywhere Checking Account. For additional account benefit information, visit [localfirstbank.com/atwork](http://localfirstbank.com/atwork). 3. Direct deposit defined as external ACH credit. Transfers from other First Bank accounts or deposits made at a branch do not apply. 4. While First Bank does not charge for mobile banking, your mobile carrier's message and data rates may apply. 5. Free ATM network includes First Bank, CashPoints® and MoneyPass® terminals. 6. Eligible personal deposits include checking, savings, Money Market, CD or IRA. Eligible personal loans do not include residential mortgage loans. 7. Out of network terminal owners may charge a service fee. 8. CDs will no longer receive annual statements. CD Customers who have opted to receive CD Interest by check, First Bank will process interest checks once accrued and payable interest exceeds \$25. 9. HSA fee changes apply, refer to the enclosed Guide to Disclosures and Other Important Account Information. 10. See Disclosure Guide for details.

## Find your new business account information here.

**Unless you have been notified otherwise, your First Bank business account number will stay the same as your Asheville Savings Bank account number. Your new bank routing number is 053104568.**

While your old Asheville Savings Bank checks will continue to work, **on Monday, March 19 you should update any ACH drafts, direct deposits or future check orders** to reflect this new routing number. Find your current account on the charts below and locate the corresponding First Bank equivalent.

BUSINESS CHECKING ACCOUNTS				
IF YOUR CHECKING ACCOUNT IS	Essential Business Checking RE Trust Checking Attorney Trust Checking Public Funds Checking	Business Connections Checking	Non-Profit Checking Business Interest Checking Public Funds Interest Checking	Performance Checking Public Funds Performance
YOU WILL TRANSITION TO	<b>Business Essentials</b>	<b>Business Advantage</b>	<b>Business Interest</b>	<b>Commercial Analysis</b>
MINIMUM DAILY BALANCE REQUIRED	\$1,000	\$3,000	\$2,000	An earnings credit may allow you to offset service fees with a monthly credit based on your account balance.
OR AVERAGE BALANCE REQUIRED	\$2,000	\$6,000	\$4,000	
OR COMBINED RELATIONSHIP	N/A	\$50,000 in linked deposits OR outstanding personal, business or HELOC loan balances <sup>7</sup>	N/A	
MONTHLY MAINTENANCE FEE <sup>1</sup> (if unable to meet one of the above criteria)	\$10	\$25	\$15	Monthly service fees may vary
TRANSACTION FEES <sup>2</sup>	\$0.40 per item in excess of 250 per month	\$0.40 per item in excess of 500 per month	\$0.40 per item in excess of 250 per month	N/A
ADDITIONAL BENEFITS	Business debit card with rewards  Zero Liability Protection: Unauthorized charges on your Mastercard® are not your responsibility.  24-hour telephone banking  Online banking with account alerts and eStatements  Mobile banking <sup>3</sup> with mobile check deposit <sup>4</sup> and Fingerprint ID  Online bill pay  Access to free nationwide ATM network <sup>5</sup>  Up to \$10,000 cash or coin deposited fee free <sup>6</sup>	<b>All the benefits from Business Essentials, plus:</b>  Up to \$25,000 cash or coin deposited fee free <sup>6</sup>	<b>All the benefits from Business Essentials, plus:</b>  Earn interest on your account balance	Business debit card with rewards  Zero Liability Protection: Unauthorized charges on your Mastercard® are not your responsibility.  24-hour telephone banking  Online banking with account alerts and eStatements  Mobile banking <sup>3</sup> with mobile check deposit <sup>4</sup> and Fingerprint ID  Online bill pay  Access to free nationwide ATM network <sup>5</sup>  Custom programs for large business needs  Earn credits to offset fees

WAYS TO  
KEEP IT FEE FREE™



## BUSINESS SAVINGS AND MONEY MARKET ACCOUNTS

WAYS TO  
KEEP IT FREE™

IF YOUR SAVINGS OR MONEY MARKET ACCOUNT IS	Business Savings	Business Money Market	Business Premier Money Market Premier Money Market Public Funds
	Business Savings	Business Money Market	Business Money Market Plus
MINIMUM DAILY BALANCE REQUIRED	\$300	\$2,500	\$10,000
AVERAGE BALANCE COLLECTED	N/A	\$5,000	\$20,000
MONTHLY MAINTENANCE FEE <sup>1</sup>	\$4	\$15	\$25
MINIMUM TO OPEN	\$50	\$1,000	\$1,000
TRANSACTION FEES <sup>2</sup>	\$2 per excessive transaction after two free per month	\$15 per excessive transaction after six free per month	\$15 per excessive transaction after six free per month
ADDITIONAL BENEFITS	Earn interest on your account balance 24-hour telephone banking Online banking with account alerts and eStatements Mobile banking <sup>3</sup> with mobile check deposit <sup>4</sup> and Fingerprint ID Access to free nationwide ATM network <sup>5</sup>	Earn interest on your account balance 24-hour telephone banking Online banking with account alerts and eStatements Mobile banking <sup>3</sup> with mobile check deposit <sup>4</sup> and Fingerprint ID Access to free nationwide ATM network <sup>5</sup>	Tiered interest rate 24-hour telephone banking Online banking with account alerts and eStatements Mobile banking <sup>3</sup> with mobile check deposit <sup>4</sup> and Fingerprint ID Access to free nationwide ATM network <sup>5</sup>

## Other Accounts

- **CDs<sup>8</sup>** will remain the same with existing terms honored
- Business Analysis with Interest Checking will become **Commercial Interest Checking**
- IOLTAs will remain **IOLTAs**

1. Account holders may avoid the Monthly Maintenance Fee by meeting any of the requirements listed in the Keep it Free™ section of the account summary table for their account type. Other account service fees may apply as described in the Account Services Fee Schedule available on our website at Fees or refer to the enclosed Guide to Disclosures and Other Important Account Information.

2. A transaction is defined as any checks paid, deposits, each deposited item, ATM withdrawals, debit card transactions, online and telephone funds transfers and ACH debits and credits.

3. While First Bank does not charge for mobile banking, your mobile carrier's message and data rates may apply.

4. First five checks deposited per statement cycle are free (\$0.75 fee per additional transaction).

5. Free ATM network includes First Bank, CashPoints® and MoneyPass® terminals.

6. Nominal fee of \$0.18 per \$100 of all excess deposits and for all coin and currency delivered.

7. Eligible personal or business deposits include checking, savings, Money Market, CD or IRA. Eligible personal loans do not include residential mortgage loans.

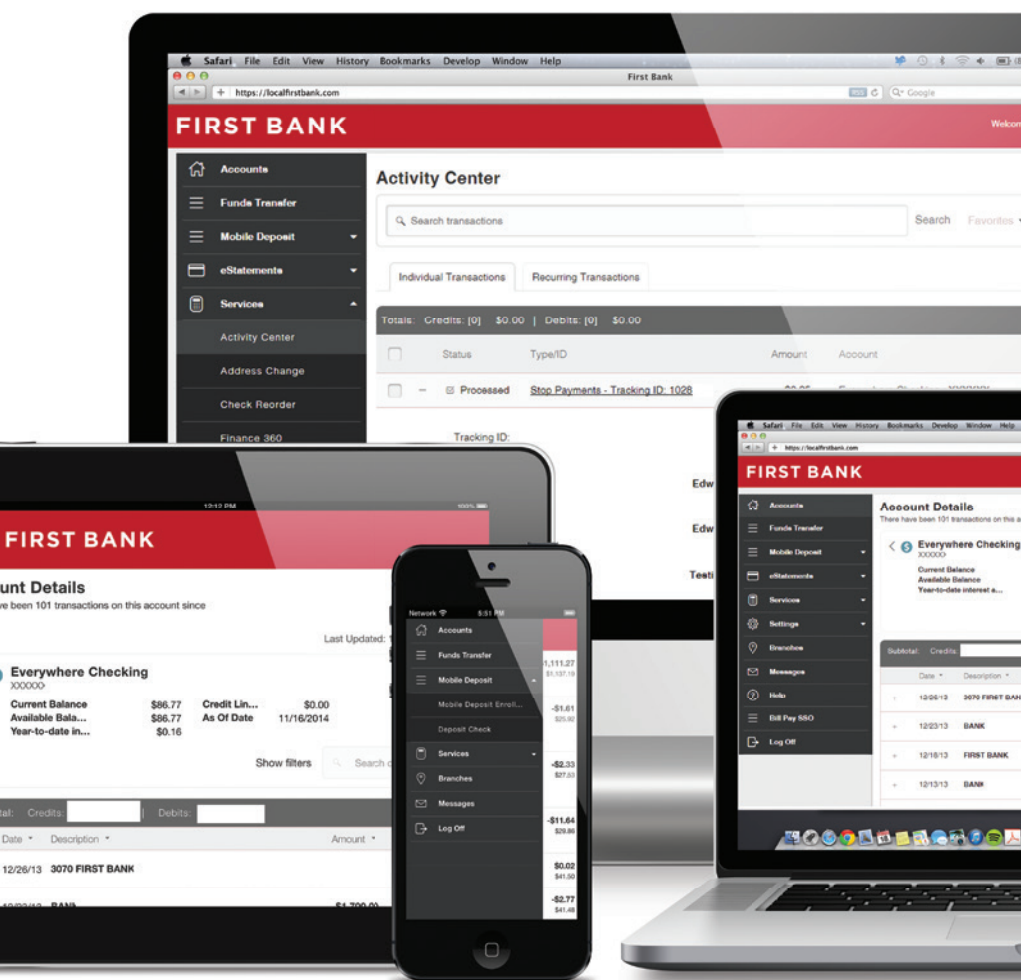
8. CDs will no longer receive annual statements. CD Customers who have opted to receive CD Interest by check, First Bank will process interest checks once accrued and payable interest exceeds \$25.



# Three kinds of banking are better than one.

## Desktop, mobile or text. However you do your banking, we make it easy.

Enjoy alerts, bill pay and eStatements as you manage your accounts across devices with one easy-to-use dashboard.



**Once enrolled in digital banking, set up our online services to fit your financial life:**

### Alerts

- Choose from over 30 alerts to remind yourself about important dates, account balance information, when a check clears or when a transfer has processed.

### Bill Pay

- Schedule payments for your utility, cable, phone and other bills up to two years in advance with just a few clicks.
- Set up recurring payments to be made automatically each month.

### eStatements

- View and download account statements online.
- Receive an email reminder when your statement is ready to view.

### Mobile Check Deposit

- Safely and conveniently deposit a check by snapping a picture on your phone.
- Deposit checks before 6 pm and see approved funds available the next day.

### Fingerprint ID

- Securely log in to the First Bank mobile app with your fingerprint.

### Cent

- Personal banking customers can effortlessly send money to anyone, anywhere with Cent, our in-app digital money transfer service. No fees. No hassles. No complications.

## With full service comes full convenience.

### Personal Banking

From a simple checking account to online banking to a loan on your first house, we offer a range of products that help make managing your finances a simpler, more pleasant experience.

#### Credit Card Options

Choose the best card that works for the way you pay for your everyday and monthly expenses:

- **Platinum Rewards Mastercard®**—Get World Class Rewards for every dollar you spend, plus a 0% introductory APR for purchase and balance transfers for the first six months<sup>1</sup> with a \$0 balance transfer fee.
- **Platinum Low Rate Mastercard®**—Our lowest rate non-rewards credit card.
- **Platinum Secured Credit Card**—Build or repair your credit with our Secured Credit Card.

#### Loan Options

- Conventional loans, jumbo loans, government loans and even lot and land loans—we'll help you find the mortgage loan that fits you best.
- Find customized personal loans with competitive rates and flexible terms for new or used automobiles, boats, RVs and motorcycles.
- Tap into a home equity line of credit to finance large purchases, home improvements or college tuition.

#### Wealth Management<sup>2,3</sup>

- Explore and establish long-term financial strategies.
- Free, no obligation consultation for any scenario from a comprehensive plan to a review of your investment portfolio or retirement plan.

#### Insurance<sup>3</sup>

- Expert guidance and advice to help you develop a quality insurance plan with a highly respected carrier.
- Offering the products most important to families, including Life, Disability, Mortgage Protection and Long-Term Care.

### Business Banking

Launch, grow and protect your business with a full range of business banking products from your local First Bank.

#### Business World Credit Card with Rewards

- A convenient, secure way to make everyday and monthly purchases.
- Exclusive benefits and no annual fee.
- 0% introductory APR for purchase and balance transfers for the first six months<sup>1</sup> with a \$0 balance transfer fee.
- Earn rewards on the things that make your business run, like utility bills, insurance payments, travel and entertainment expenses.

#### Loans for Growth

- Flexible terms and competitive rates on a full slate of lending options.
- Funding for businesses large and small.
- Lines of credit that allow you to address fluctuating needs.
- Offering tailored solutions to meet the needs of enterprising business owners and investors.
- Our SBA loans provide easy lending solutions for every business need, like acquisition, construction and refinance.

#### Merchant Services

- Accept credit cards, debit cards, electronic checks, gift cards, mobile and other payment options.

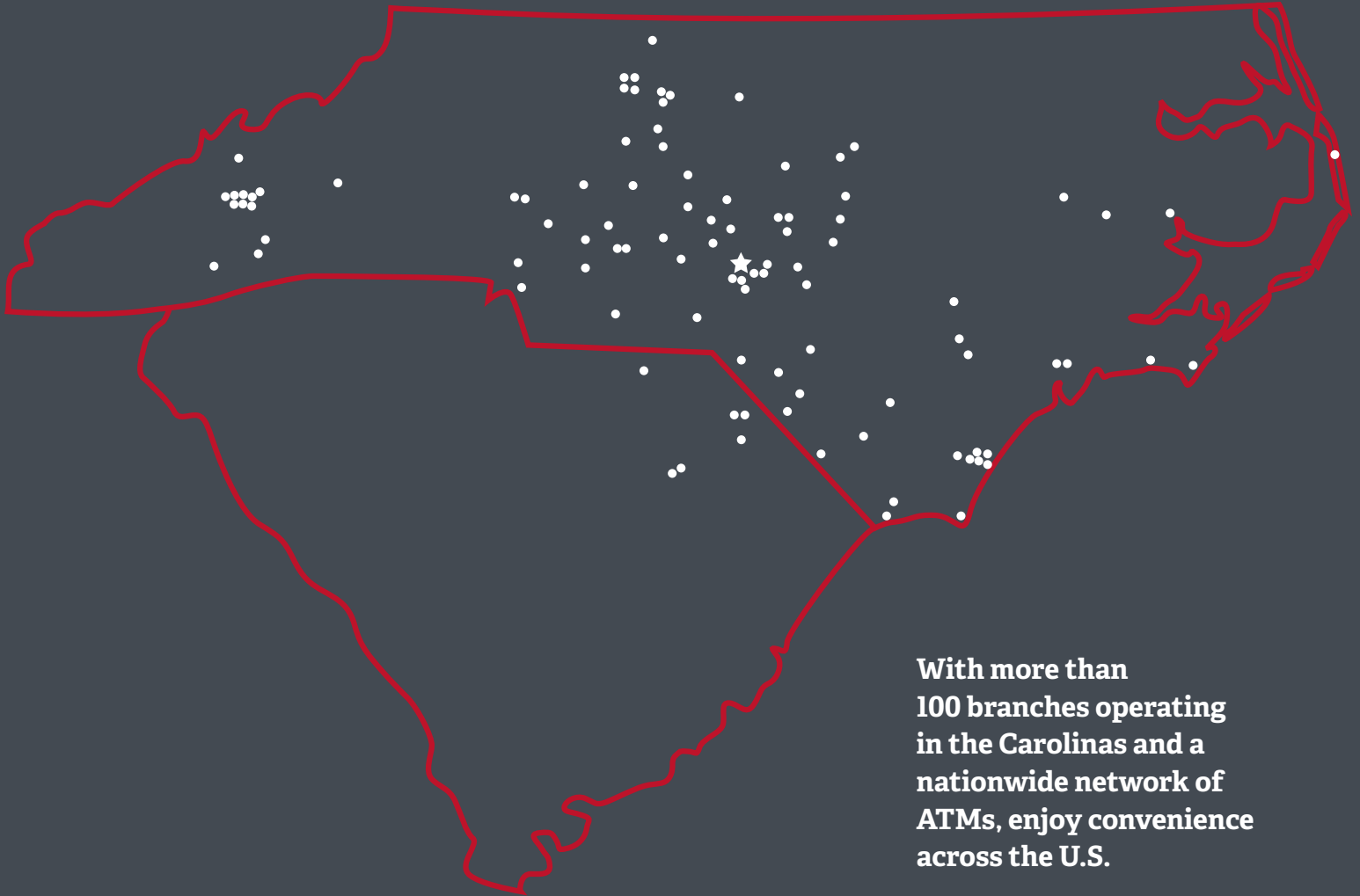
#### Treasury Services

- Manage the way you get paid and the way you make payments.
- Our expert team brings local expertise to every emerging business.
- Delivering remote deposit capture, ACH services, payroll solutions and a specialist to support you from setup to service.
- Security—Positive Pay, dual control, transaction limits and other features to maintain controls by your authorized users.

<sup>1</sup> After six months, a competitive variable APR currently between 13.40% and 23.40% as of 1/2/18 will apply. <sup>2</sup> Securities and insurance products are offered through INFINEX INVESTMENTS INC., Member FINRA/SIPC. INFINEX INVESTMENTS INC. and FB Wealth Management, a division of First Bank, are affiliated entities. <sup>3</sup> Investment and Insurance Products are:

Not FDIC Insured	Not a Bank Deposit	May Lose Value
Not Guaranteed by any Government Agency		Not Bank Guaranteed

# Get to know your local First Bank.



With more than  
100 branches operating  
in the Carolinas and a  
nationwide network of  
ATMs, enjoy convenience  
across the U.S.



**Established** in 1935, we are now  
headquartered in Southern  
Pines, North Carolina.



**First Bancorp**, our holding  
company, is traded on the  
NASDAQ Global Select Market  
under the symbol "FBNC."



**First Bank Insurance Services**,  
a subsidiary of First Bank, has  
locations across North Carolina.





## How we can help:



Find your local branch, its hours  
and contact information at

**[localfirstbank.com/locations](http://localfirstbank.com/locations)**



Reach us by phone,  
Monday through Friday,  
8 am–6 pm at

**1-866-792-4357**



See other ways to connect with us at

**[localfirstbank.com/contact-us](http://localfirstbank.com/contact-us)**

Visit our special welcome site where you'll find updates,  
a web version of this booklet and other helpful information.

**[LOCALFIRSTBANK.COM/ASHEVILLESavingsBank](http://LOCALFIRSTBANK.COM/ASHEVILLESavingsBank)**

# Your full-service community bank.

PERSONAL BANKING | BUSINESS BANKING | LENDING | MORTGAGE | WEALTH & TRUST<sup>†‡</sup> | INSURANCE<sup>‡</sup>



[LOCALFIRSTBANK.COM/ASHEVILLESavingsBank](http://LOCALFIRSTBANK.COM/ASHEVILLESavingsBank)

- » Review Key Dates for the Conversion
- » Compare Account Benefits
- » Sign up for First Bank Credit and Debit Mastercard<sup>®</sup> Rewards

## CUSTOMER SERVICE

Mon–Fri, 8 am to 6 pm  
1-866-792-4357

[LOCALFIRSTBANK.COM](http://LOCALFIRSTBANK.COM)

[f](#) [t](#) [@localfirstbank](#)

# FIRST BANK

Equal Housing Lender | Member FDIC

<sup>†</sup> Securities and insurance products are offered through INFINEX INVESTMENTS INC., Member FINRA/SIPC. INFINEX INVESTMENTS INC. and FB Wealth Management, a division of First Bank, are affiliated entities. <sup>‡</sup> Investment and Insurance Products are:

Not FDIC Insured	Not a Bank Deposit	May Lose Value
Not Guaranteed by any Government Agency		Not Bank Guaranteed