

FIRST BANK

05.03.18

RIVERS

agency

Our Work with First Bank

LOOKING BACK

2017 Highlights

BRAND CAMPAIGNS

PRODUCT CAMPAIGNS

ANNUAL REPORT

ACQUISITIONS WELCOME PACKAGE & MICROSITE

BRANCH SALES MATERIALS

CUSTOMER WELCOME PACKAGE & MICROSITE

PERSONALIZED MARKETING MATERIALS

2017 HIGHLIGHTS

Dream It, Do It

3,200

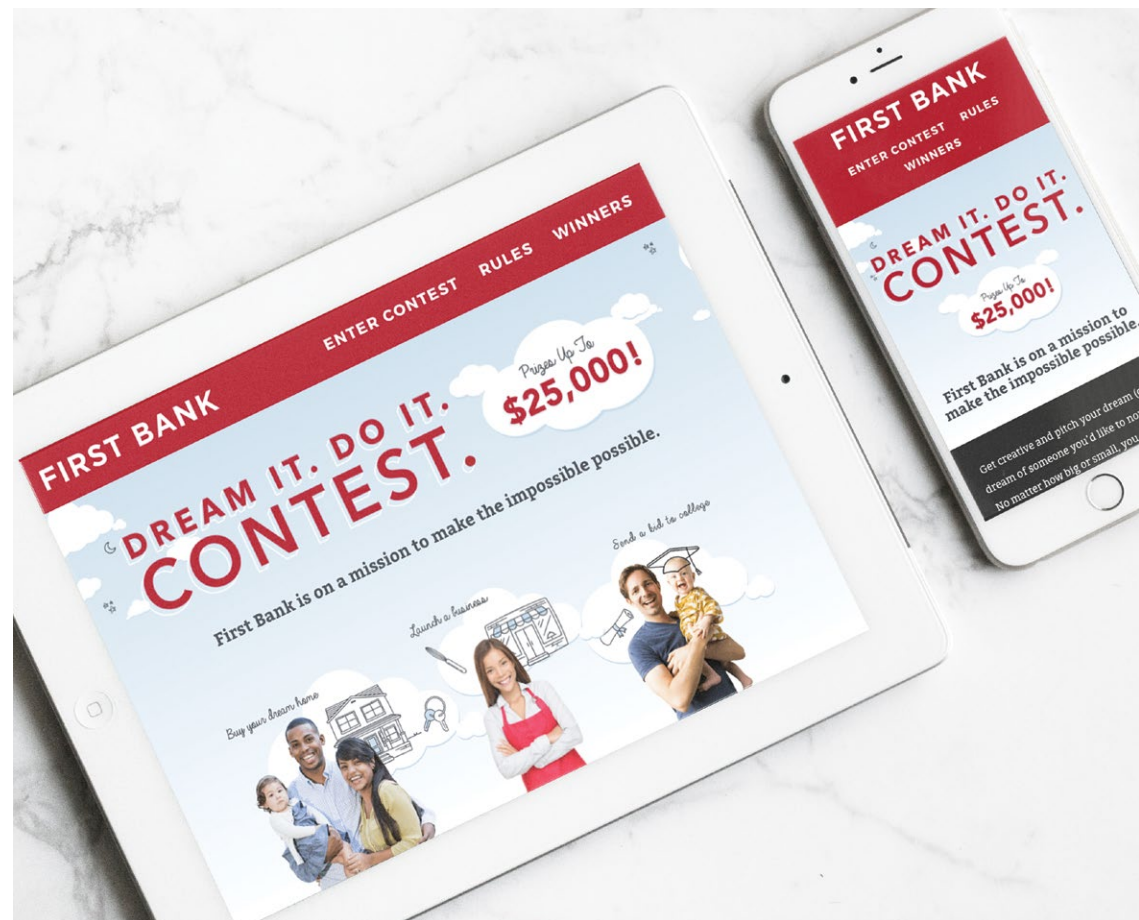
ENTRIES FROM ALL
ACROSS THE CAROLINAS

500+

CITIES AND TOWNS IN NORTH
AND SOUTH CAROLINA

10

LIVES CHANGED
FOR THE BETTER



2017 HIGHLIGHTS

Spring Family Pack

FIRST BANK

Banking designed for your biggest **DREAMS** and theirs.

To keep parents in the loop and kids on track, we offer a suite of efficient services and products that are perfect for the whole family.

- MyFirst Savings**
For your little one's first lessons on the value of a dollar.
- Prepaid Card**
For your high schooler learning responsible spending habits.
- Secured Card**
For your college student just starting to build credit.
- Campus Checking**
No monthly fees for your college student and ease of funds transfer for you.

Learn more online at:
LOCALFIRSTBANK.COM/STUDENTOPTIONS

*MyFirst Savings is only for customers under the age of 18. See the Terms and Conditions available in your local branch and in materials which accompany each card for complete details on student prepaid and secured cards. Campus Checking is only for qualified students under the age of 26. ©2017 First Learning Center. Member FDIC.

FIRST BANK

Banking designed for your biggest **DREAMS** and theirs.

To keep parents in the loop and kids on track, we offer a suite of efficient services and products that are perfect for the whole family.

- MyFirst Savings**
For your little one's first lessons on the value of a dollar.
- Prepaid Card**
For your high schooler learning responsible spending habits.
- Secured Card**
For your college student just starting to build credit.
- Campus Checking**
No monthly fees for your college student and ease of funds transfer for you.

Interested in learning how you can take charge of your family's financial future?

Visit your local branch or complete this form to schedule your free consultation.

FIND A BRANCH

GET A FREE FAMILY FINANCIAL CONSULTATION FROM A LOCAL BANKER.

First Name* Last Name*

Email* Zip Code*

Phone Select Interest

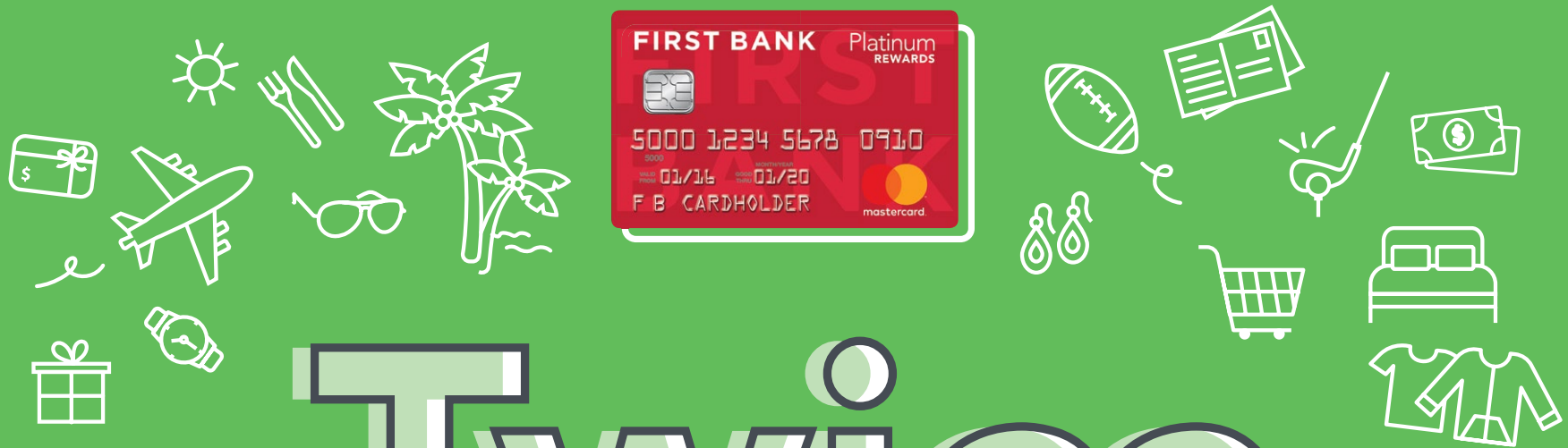
LET'S TALK

* Required

f t YouTube in

2017 HIGHLIGHTS

Double Rewards



Twice

as rewarding for you.

2017 HIGHLIGHTS

Cent



I Cent money for the community bike-a-thon.

#centwithcommunity

The faster, simpler way for personal banking customers to send and receive money is here.



I Cent \$20 for Emily's birthday lunch.

#centwithfriends



I Cent my daughter money for textbooks.

#centwithlove



Cent
QUICK MONEY TRANSFER TOOL

Send money to anyone, anywhere.
No fees. No hassles. No complications. Just Cent.

It's easy to sign up.

How do I use it?

Just follow three simple steps:

- 1 Download the First Bank mobile banking app.
- 2 Enroll your First Bank debit card.
- 3 Send or receive funds from anyone.

#centwithlove

Introducing the faster, simpler way to send and receive money with the First Bank mobile banking app.



Hey mom, it's that time again.

Could you send money for books please? 😊

Cent it, sweetheart.

Deposit received.

Now let's talk about your budget...



Cent
QUICK MONEY TRANSFER TOOL

At First Bank, we believe it's best to keep things simple. Cent is the quick and easy new way for personal banking customers to send money to anyone, anywhere. No fees. No hassles. No complications. Just Cent.

Annual Report



2017, A YEAR FOR THE RECORD BOOKS

Dear Shareholders, Customers and Friends,

I am pleased to report that the year ended December 31, 2017 was an extraordinary year for our company. Earnings were strong, and we completed strategic initiatives that we believe position us uniquely in our two-state market area.

Earnings for the year ended December 31, 2017 amounted to \$46.0 million, or \$1.82 per diluted share, a 36.8% increase in earnings per share over the \$1.33 per diluted share earned in 2016. Driven by two bank acquisitions discussed more below, total assets grew by 54% during the year, with loans and deposits increasing by approximately 50% each.

And the year was also a very good one for our shareholders, with a total return of 31.8%. The company's stock price has increased for six consecutive years and generated a total return over that time period of 354%, or 23.5% on an annualized basis. I hope you saw our recent announcement that we have increased our dividend by 20% in the first quarter of 2018.

Growing by Acquisitions

On March 3, 2017, we completed the acquisition of Carolina Bank, headquartered in Greensboro, North Carolina. Carolina Bank had eight branches in the Triad region of North Carolina with total assets of \$465 million, including \$497 million in loans and \$427 million in deposits.

Carolina Bank had eight branches in the Triad region of North Carolina, with total assets of \$465 million, including \$497 million in loans and \$427 million in deposits.

26,694
ACCOUNTS CONVERTED,
INCLUDING LOANS AND
MORTGAGES

1,806
CUSTOMER CALLS
FILED OR CHAT'D



Growing Internally

While acquisitions comprised the majority of our growth, our organic growth was also strong. Excluding the acquisitions noted earlier, loans grew by \$226 million, or 8.4%, while deposits experienced growth of \$185 million, or 6.8%. We believe the solid growth was a result of ongoing internal initiatives to enhance loan and deposit growth. This includes our recent expansion into higher growth markets, and also our "Phases to Service Excellence" initiative which is focused on employee training designed to provide the best customer experience possible.

Looking Forward

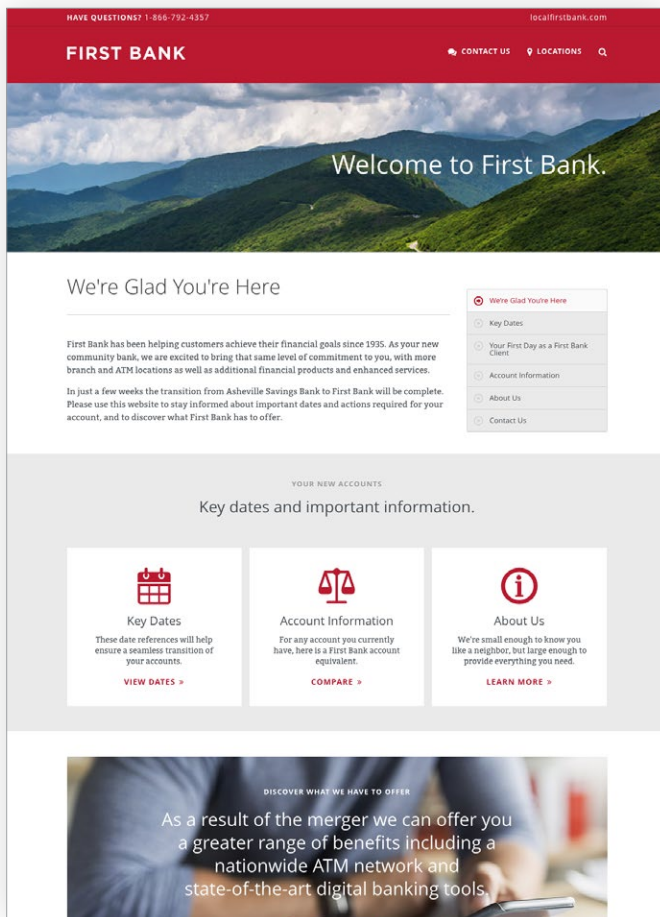
Our commitment to service excellence when combined with our 102 branches and \$5 billion in assets gives our company the credibility and scale to deliver what our customers need to be successful. To our customers, thank you for the privilege to serve, and to our shareholders, thank you for the opportunity to grow your investment.



Richard H. Moore
CHIEF EXECUTIVE OFFICER

2017 HIGHLIGHTS

Carolina/Asheville Savings Bank Conversion Materials



2017 HIGHLIGHTS

Asheville Awareness Campaign



Jonathan and
Namurah Blakely
Owners,
Quality Janitorial Group
First Bank Customers

FROM
HERE
TO
OWNING OUR OWN BUILDING.

After 10 years of providing services to myriad Asheville businesses out of a leased building, Namurah and Jonathan's dream was to own their own facility. They turned to First Bank to help them locate and finance a space of their own.

We helped the Blakelys with:

- COMMERCIAL DEPOSITS
- BUSINESS CHECKING
- TREASURY SERVICES
- BUSINESS LOANS



FIRST BANK

Discover more: localfirstbank.com/fromhere

Loans subject to credit approval. First Bank NMLS ID 474504
Equal Housing Lender. Member FDIC.

2017 HIGHLIGHTS

Business Welcome Kit



FIRST BANK CONTACT US LOCATIONS LOG IN

Personal Business Digital Banking Insurance Mortgage Wealth About Us FINANCIAL EDUCATION

Welcome to Your New First Bank Account.

Getting started is easy.

Have a question? We're happy to help. CALL US AT 1-866-792-4357

Hello There!

STEP 1 Digital Tools

STEP 2 Mobile Banking

STEP 3 Debit Rewards Program

We're glad you want to get the most out of your new account.

Before you get started, here are a few things to look out for and a brief survey to help us know how we're doing.

HELPFUL REMINDERS

Keep an Eye on Your Mailbox

Your new debit card will arrive in 7 to 10 business days.

Your checks will also arrive in 7 to 10 business days.

First Bank at Work

We offer no-cost, customizable financial packages with benefits and tools for you and your employees.

LEARN MORE

A BRIEF SURVEY

How'd We Do?

Our goal is to help you achieve your dreams. So how'd we do? Take a quick, 3-minute survey and let us know about your in-branch account opening experience. Your feedback is immensely helpful, and we appreciate your time.

TAKE SURVEY

f t YouTube in

PERSONAL BUSINESS MORTGAGE WEALTH INSURANCE SERVICES

Checking Accounts Business Checking Accounts Request Information Wealth Management Personal Products and Services Savings Accounts & CDs Savings Accounts Apply Today Business Products and Services

2017 HIGHLIGHTS

Business Services Guide



FIRST BANK

RELATIONSHIP GUIDE
Business
Banking Services

BUSINESS BANKING FIRST BANK AT WORK

Employees are important to you. This custom program will help you show it.

First Bank at Work offers a no-cost, customizable financial package with benefits and tools for you and your employees.

These are the products, services and benefits your business enjoys participating in First Bank at Work.

Checking

- Checking account with no monthly maintenance fee with a \$200 direct deposit
- One free overdraft annually
- One free order of checks

Savings and Credit

- No-fee savings account when you set up a \$10/month auto transfer
- Health savings account, if eligible
- \$200 credit toward closing cost on a First Bank mortgage loan

Convenience

- Free mobile banking with mobile check deposit
- Free online and bill pay
- Access to free nationwide ATM network

Rewards

- Earn \$50 in rewards points for opening a First Bank checking account
- Earn \$50 in reward points for opening a First Bank credit card and enrolling in our rewards program

LOCALFIRSTBANK.COM/BUSINESS

TALK TO YOUR LOCAL BANKER OR GET CONNECTED TO AN EXPERT AT 1.800.FIRSTBANK.CUSTOMER

LOCALFIRSTBANK.COM/BUSINESS

2017 HIGHLIGHTS

Hi Raleigh/Charlotte/Triad



Hi Raleigh/Charlotte/Triad

MENU

ATLANTA
BUSINESS CHRONICLE

SUBSCRIBE NOW *Limited Time Offer*

Search



SIGN IN

CHOOSE YOUR DREAM.

YOUR DREAM IS BUILDING YOUR BUSINESS.

OUR BUSINESS IS BUILDING YOUR DREAM.

Member FDIC

FIRST BANK

close

Atlanta's Bitpay got hacked for \$1.8 million in bitcoins

A fraudster got access to Bitpay's CFO's email, allowing the fraudster to review the CFO's communications "to learn specific details about how Bitpay transacted business," according to a lawsuit.

VIEW THE LIST

Best Places to Work - Small Companies



View Weekly Edition

Access the Book of Lists



Ed Baker to leave Atlanta Business Chronicle to join Georgia State University



Dunwoody officials propose up to \$20 million 'connector' to ease traffic, plan for rapid growth



Gwinnett Place district faces sweeping changes, studies new master plan (SLIDESHOW)



SEP 17, 2015, 2:06 PM EDT

Boeing adding 200 jobs at Macon plant

THEN CHOOSE THE RIGHT PARTNER.

FIRST BANK

Member FDIC

DREAM IT. DO IT.

WITH THE LARGEST, INDEPENDENT COMMUNITY BANK BORN IN NORTH CAROLINA.

Member FDIC

FIRST BANK

Locations

FIRST BANK
CONTACT US LOCATIONS LOG IN

Personal Business Digital Banking Insurance Mortgage Wealth About Us
FINANCIAL EDUCATION

Locations

Find a local branch or ATM

SEARCH ZIP -OR- CITY, ST FIND

INCLUDE FREE ATMS

<p>Pittsboro</p> <p>18 Chatham Corners Drive Pittsboro, NC 27312 919-545-0156</p>	i ➤
<p>Apex</p> <p>402 East Williams Street Apex, NC 27502 919-303-5148</p>	i ➤
<p>Sanford</p> <p>1333 Plaza Blvd Sanford, NC 27330 919-777-2926</p>	i ➤
<p>Apex</p> <p>402 East Williams Street Apex, NC 27502 919-303-5148</p>	i ➤
<p>Sanford</p> <p>1333 Plaza Blvd</p>	i ➤

Copyright © 2018 First Bank. Equal Opportunity Employer. Member FDIC. Equal Housing Lender.

FIRST BANK
LOG IN

Find a local branch or ATM

SEARCH ZIP -OR- CITY, ST FIND

INCLUDE FREE ATMS

Pittsboro

18 Chatham Corners Drive
Pittsboro, NC 27312
919-545-0156

FIRST BANK
LOG IN

Aberdeen

Open: 9am - 5pm P: 910-944-2944

DIRECTIONS

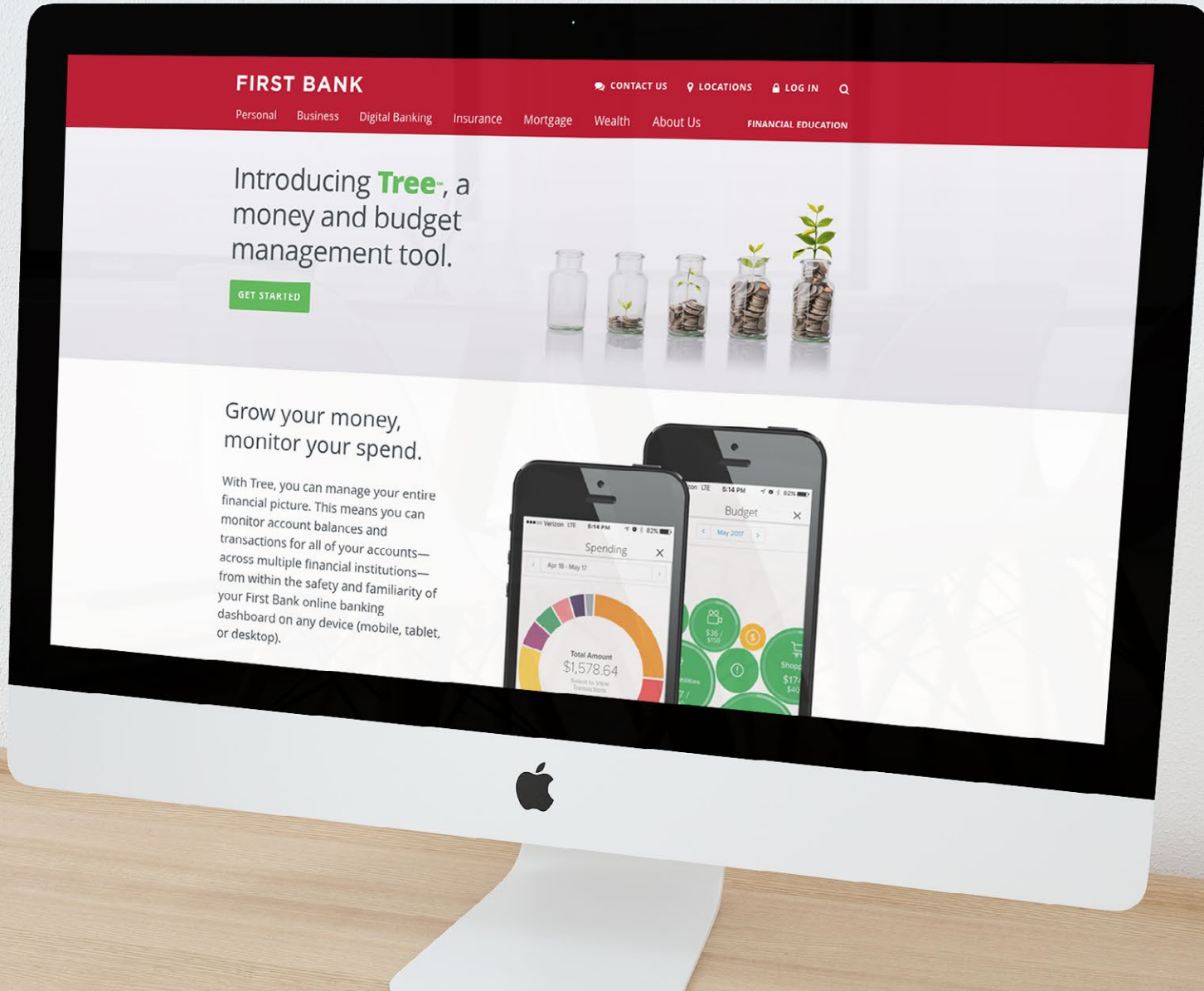
105 South Sandhills Boulevard
P.O. Box 896
Aberdeen, NC 28315

P: 910 944-2955
F: 910 944-7852

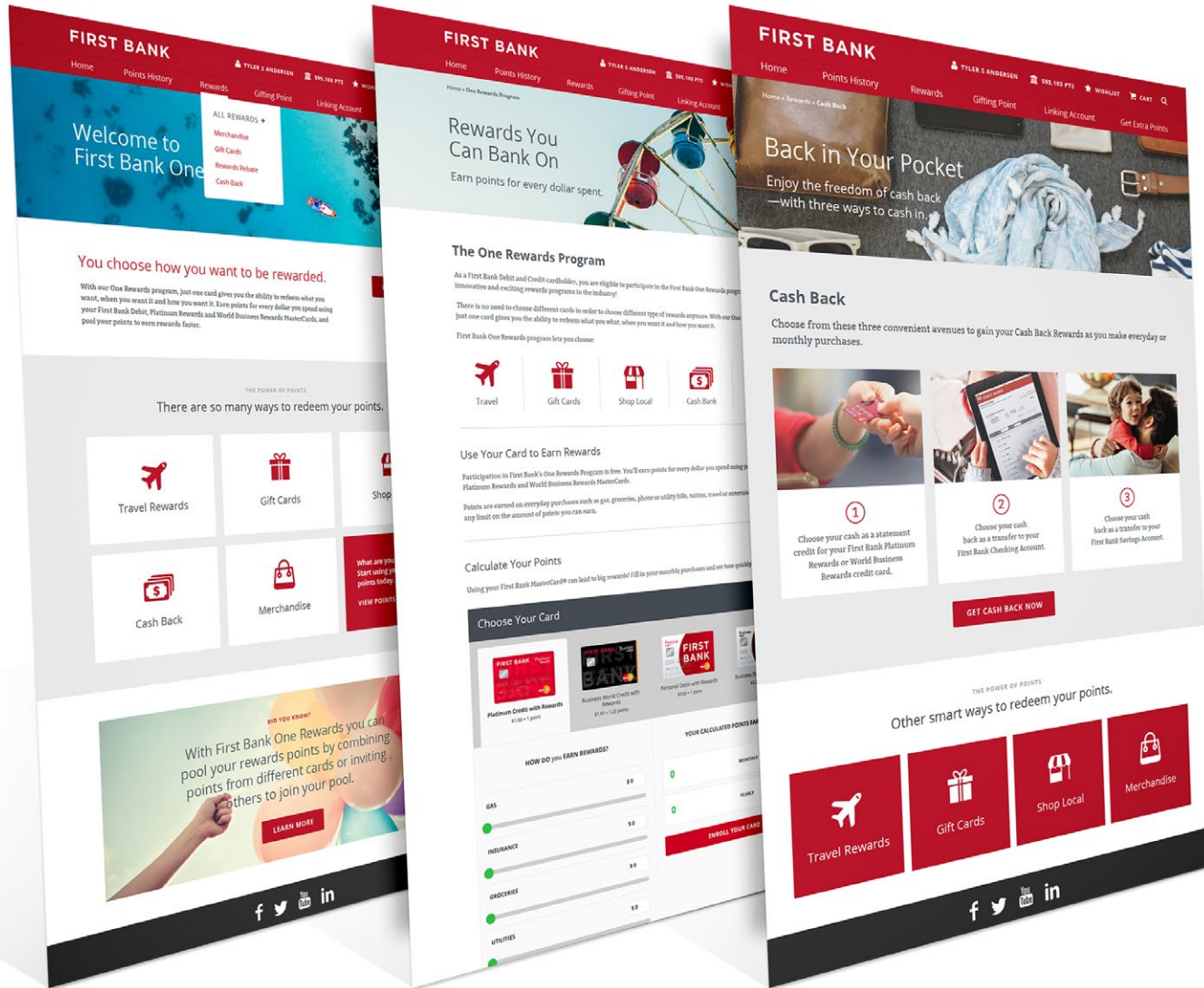
Monday	9am - 5pm
Tuesday	9am - 5pm

2017 HIGHLIGHTS

Tree Financial Management



One Rewards



2017 HIGHLIGHTS

Employee Onboarding



Working at First Bank

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

1000

Join our more than 1,000 team members.

67
COUNTIES

Career opportunities across North Carolina and South Carolina.

1st

After 82 years in business, we're the largest community bank headquartered in NC.

Are you smart, driven and want to make a difference?

Then you'll fit right in here. Watch our video to experience working at First Bank.

Recent Job Postings

SHOW ALL JOB OPENINGS

<p>Controller Southern Pines, North Carolina POSTED 02/14/2018</p>	<p>Seasonal Teller - 3 Positions Wilmington, North Carolina POSTED 04/11/2018</p>	<p>Document Review Specialist Greensboro, North Carolina POSTED 02/06/2018</p>	<p>Credit Analyst II Greensboro, North Carolina POSTED 03/13/2018</p>
<p>Credit Analyst II Winston-Salem, North Carolina POSTED 04/19/2018</p>	<p>Business Development Officer II Charlotte, North Carolina POSTED 03/21/2018</p>	<p>Seasonal Teller Rose Hill, North Carolina POSTED 04/13/2018</p>	<p>Seasonal Teller Pembroke, North Carolina POSTED 04/06/2018</p>
<p>Roving Teller Angier, North Carolina POSTED 04/11/2018</p>	<p>Seasonal Roving Teller Florence, South Carolina POSTED 04/13/2018</p>	<p>Seasonal Roving Teller Jacksonville, North Carolina POSTED 04/16/2018</p>	<p>Teller Asheville, North Carolina POSTED 04/19/2018</p>

EXPLORE MORE

Get to know us and our initiatives.

See how we're making dreams come true →

Learn more about our brand of banking →

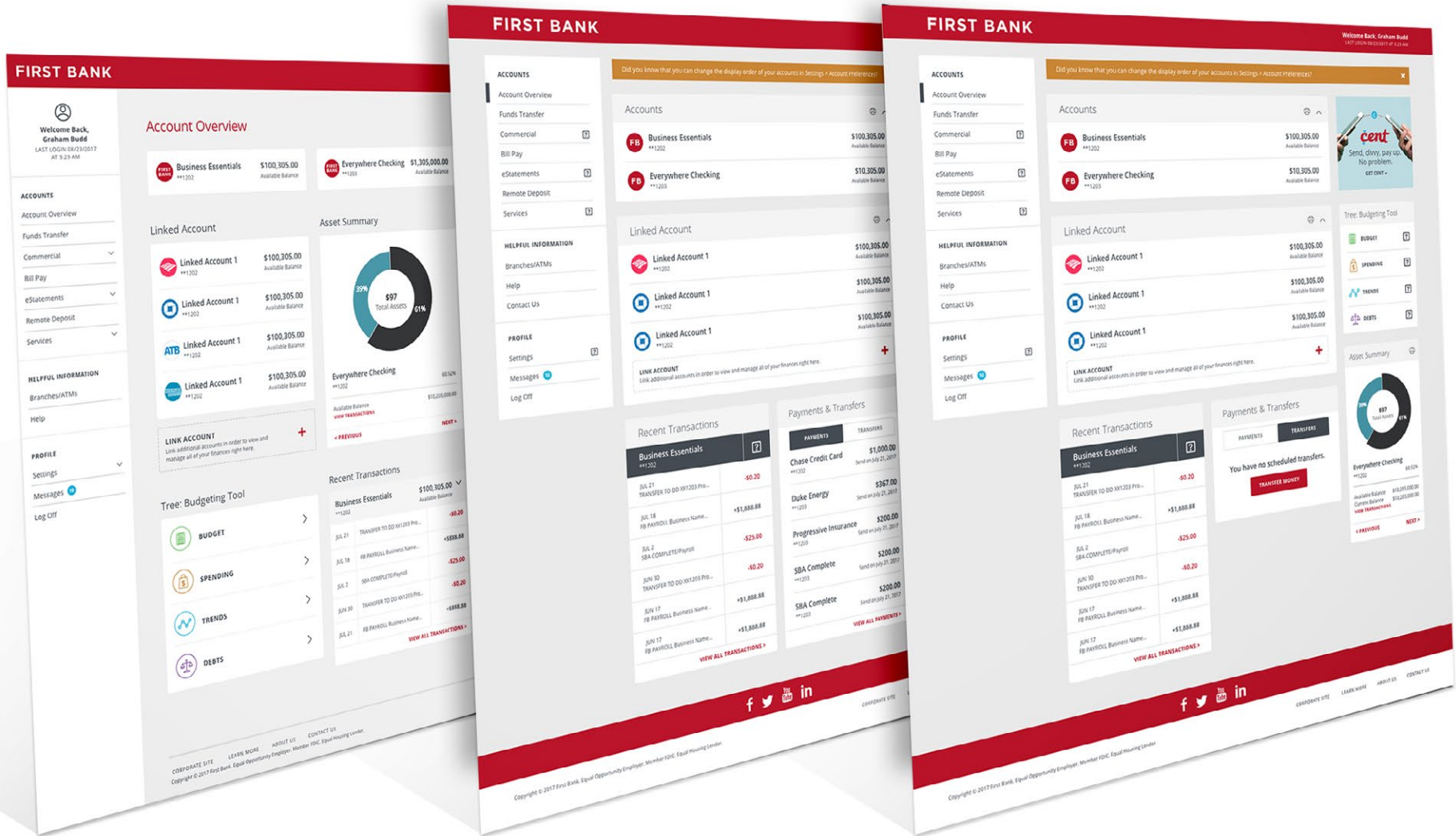
Operating over 100 branches in two states →

First Bancorp is committed to ensuring that our online application process provides an equal employment to all job seekers, including individuals with disabilities. If you believe you need a reasonable accommodation in order to search for a job opening or to submit an application, please call HR at (717) 572-3188 or email hr@firstbank.com.

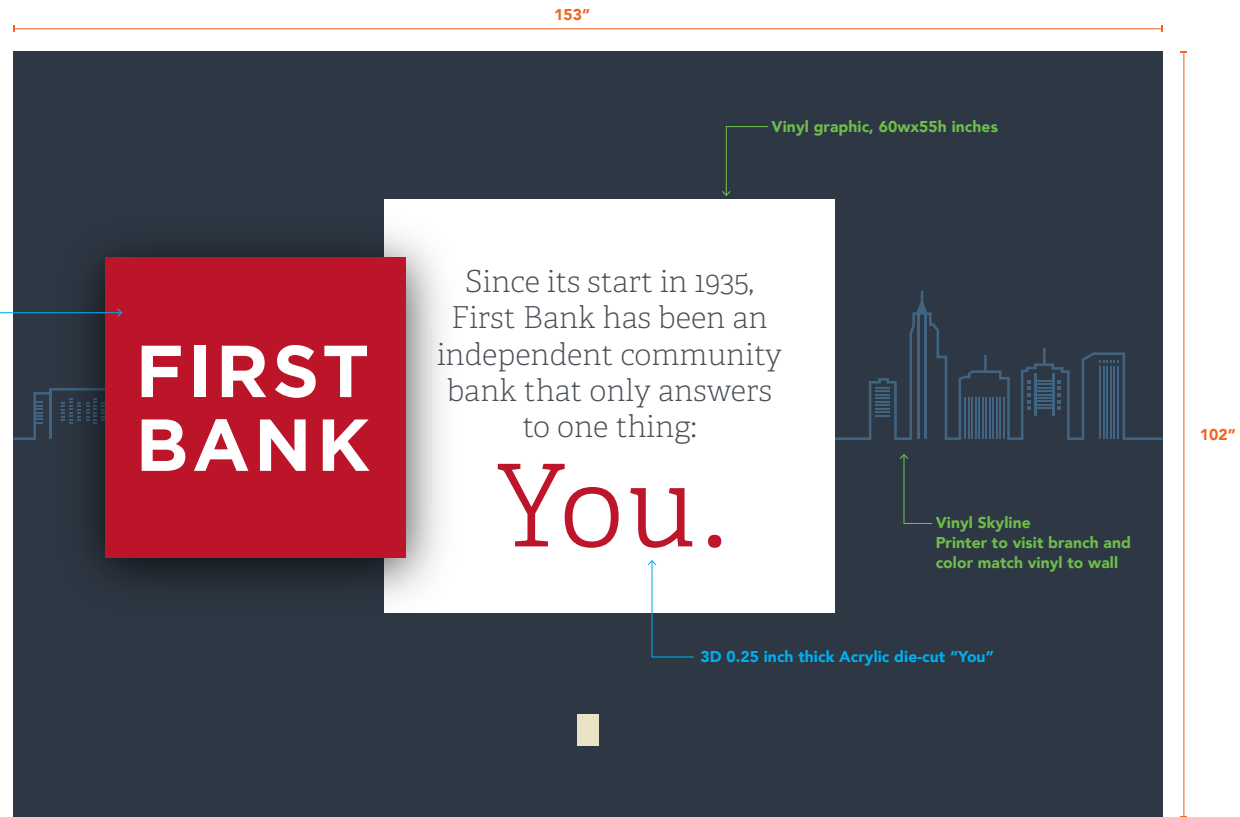
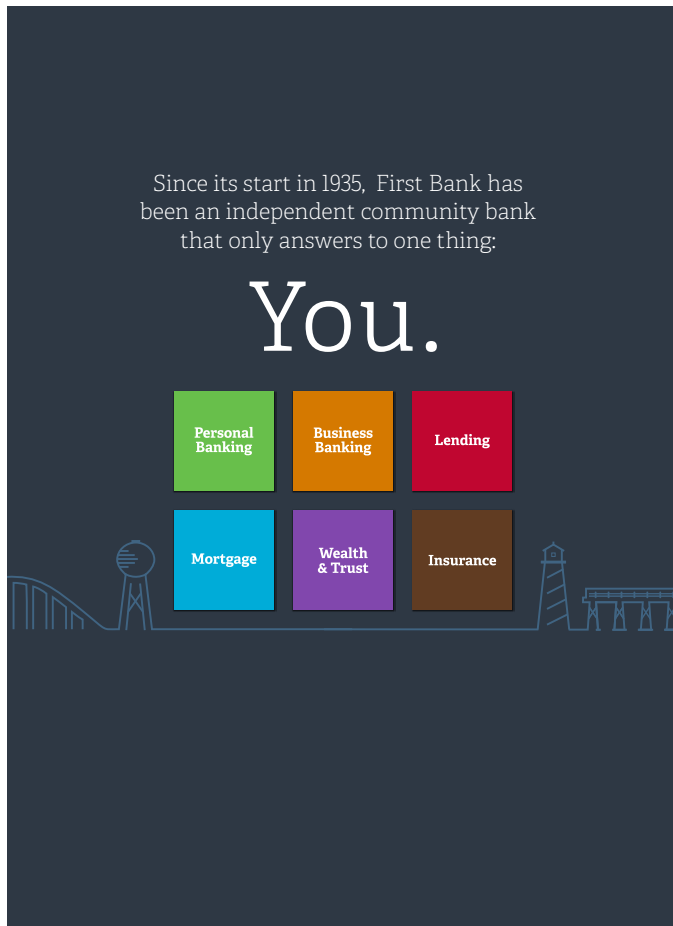
Equal Employment Opportunity Statement

2017 HIGHLIGHTS

Online Banking



Branch Brand Walls



3D Acrylic Panel, 40x40x0.5 inches
Stands out 1 inch from wall

What's Next?

2018 Initiatives

WHAT'S NEXT

2018 Initiatives

LAUNCHING WEBSITE REDESIGN

ONLINE BANKING REDESIGN

LAUNCHING NEW AT WORK PROGRAM

LAUNCHING NEW TREASURY SERVICES AND INSURANCE SERVICES

BRAND CAMPAIGNS

PRODUCT CAMPAIGNS

Website Redesign Overview

OVERVIEW

Site Traffic

	2016		2017
PAGEVIEWS	7.2 million	↑	10.3 million
UNIQUE PAGEVIEWS	4.0 million	↑	4.7 million
AVERAGE TIME ON PAGE	1 minute 50 seconds	↓	1 minute 17 seconds
BOUNCE RATE	23%	↓	9%

↓ 61% REDUCTION IN BOUNCE RATE AFTER HOMEPAGE REDESIGN IN MAY 2016

RECOMMENDATIONS

Homepage

Visitors are interacting the most with the following items on the homepage:

The image shows a screenshot of the First Bank homepage with four numbered annotations on the right side. The homepage features a red header with the bank's name and navigation links. Below the header is a hero section with a background image of a person using a smartphone, a login box, and a 'GET STARTED' button. A featured articles section is highlighted with a green box, and a 'JUST FOR YOU' section is highlighted with a blue box.

1 TOP NAVIGATION

2 FEATURED ARTICLES

3 HERO CTA SLIDE

4 JUST FOR YOU

FIRST BANK CONTACT US LOCATIONS LOG IN

Personal Business Digital Banking Insurance Mortgage Wealth About Us FINANCIAL EDUCATION

Online Banking
User ID LOG IN
ENROLL • ACCESS OTHER SERVICES

5 Reasons to open a Home Equity Line of Credit (heloc) →

5 Reasons to open a Home Equity Line of Credit (heloc) →

5 Reasons to open a Home Equity Line of Credit (heloc) →

Three kinds of banking are better than one.
Desktop, mobile or text banking.

GET STARTED

JUST FOR YOU

Presenting products and services that are right for you.

Reward yourself with points or cashback.

Deposit checks from your smartphone.

Make a savings account part of your financial strategy.

OVERVIEW

Mobile

MOBILE
TRAFFIC
↑45%

Mobile access to the site continues to increase in popularity:

2016 mobile traffic **increased 14%**

2017 mobile traffic **increased 45%**



OVERVIEW

Section Ranking

1	Online Banking	3M PAGEVIEWS
2	Personal	481K PAGEVIEWS
3	Digital Banking	269K PAGEVIEWS
4	FinEd Content	220K PAGEVIEWS
5	Business	163K PAGEVIEWS
6	About Us	158K PAGEVIEWS
7	Mortgage	120K PAGEVIEWS



OVERVIEW

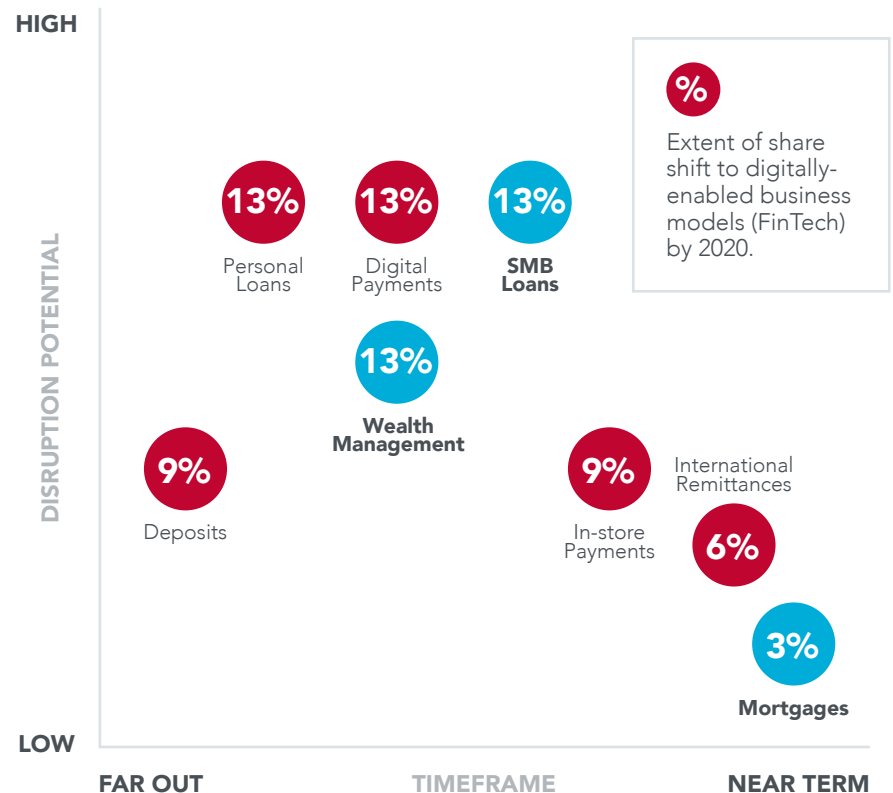
FinTech Predictions

FinTech is empowering users not just to bank — but to completely rethink their financial well-being. They're encouraging users to be active participants in their financial lives.

A report commissioned by CitiBank predicts the percentage of revenue moving to newer digital models will **rise to 10% by 2020**, and to **17% by 2023**. The chart on the right shows the shift potential and extent per business section.

First Bank is doing a great job incorporating FinTech into the company by adding tools like Tree and Cent but we could do more to combat the shift in lines of business by making it easier to open accounts online, guiding users to products they need, increasing ways to contact, and displaying digital banking features and functionality more clearly.

IMPACT OF DIGITAL DISRUPTION IN BANKING BY LINE OF BUSINESS



Goals

OVERVIEW

Goals



Become a place where users can go to get guidance and help with their financial needs in every stage of life and business — the go-to financial partner for customers.



Update the website to include more emotion-driven, consumer friendly content.



Add more customized content to increase personalization and user data information.



Drive lead generation through tools, guides and chat functionality.



Increase accessibility and usability.

Recommendations

RECOMMENDATIONS

Testing and Research



Employ heat maps to see how users are interacting with the website.

Do customer surveys to see what they like and don't like on the website.

Create user stories to inform plans for customized content.

Employ user testing with live recordings on new designs.

RECOMMENDATIONS

User Survey Results

Overhaul Digital Banking section to clearly outline what First Bank offers within digital banking.

Desktop is still the #1 device used to access the website but mobile is coming in at #2.

The third item users are doing most on the site is reading about products.

Promote the mobile app.

Clearly call out fees.

Include a chat feature.

Highlight CTAs and include location and ways to get to a phone number.

Highlight the rewards program.

Add more how-to educational financial information.



RECOMMENDATIONS

Overall Updates



Update content to drive the experience and guide the user to the right product for their needs, including customized ad content, and pushing helpful content through tools, calculators and FinEd center.

Increase overall site accessibility and usability by complying with W3C's Web Content Accessibility Guidelines 2.0 and beyond.

Build trust and partnership through testimonials and customer/employee stories.

Increase ability to sign up/apply for products online.

Update design with more white space for a clean modern look and to improve user experience. Reduce the use of icons.

Create a larger bank of design elements to increase ability for unique pages. Expand width of content area.

RECOMMENDATIONS

Responsive



Affirm that mobile site complies with W3C's Web Content Accessibility Guidelines 2.0 and beyond.

Improve user experience by making it easier for users to navigate through the site on mobile.

Prioritize the most important content on mobile.

Update the off canvas navigation.

Offer user friendly forms for smaller screens.

RECOMMENDATIONS

Accessibility

W3C'S WEB CONTENT ACCESSIBILITY GUIDELINES (WCAG)

Meet a minimum of AA level requirements.

Provide alternative text for all non-decorative images.

Create logical and correct hierarchy of header and content tags.

Ensure that text has sufficient contrast for easy legibility for users with impaired vision.

Provide "skip to content" links so that screen readers can jump to important content on pages.

Ensure that content does not include flickering or other visually distracting animations.



RECOMMENDATIONS

Accessibility

Code website for Accessible Rich Internet Applications (WAI-ARIA) standards to allow screen readers and other assistive technologies a better understanding of content for a more nuanced experience for users with disability

Use HTML5 tags to provide more semantic information to assistive technology, further improving the user experience

Use the Web Accessibility Evaluation (WAVE) Tool to evaluate page compliance with accessibility standards in addition to manual code and page inspections

INSIGHT

Coding to accessibility standards allows bots to better understand site content and increases search engine results and rankings.



RECOMMENDATIONS

Content

Guide customers through an experience rather than direct selling through rates and features.

Help the customer first, sell the product second.

Appeal more to the emotional side of customers.

Update CTAs to guide, not just to immediately “buy”.

INSIGHT

Research finds that bullet points can be viewed as analytical and less personal. When switching to a relationship-based selling journey, increases were seen in revenue, sales, referrals, satisfaction and loyalty and greater use of self-service products.



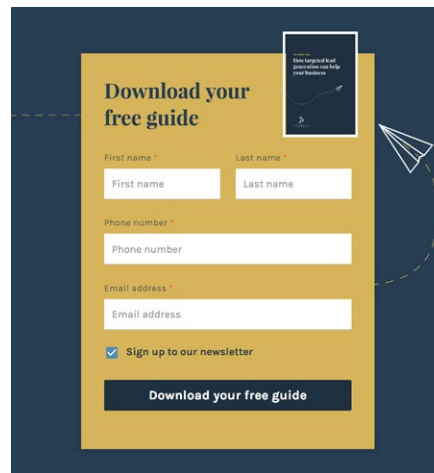
RECOMMENDATIONS

Content

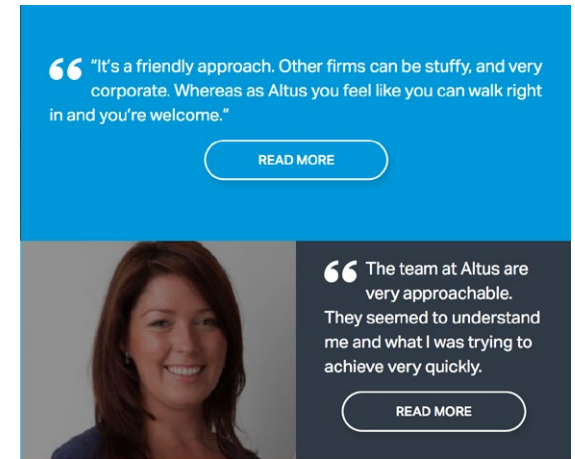
Use video, graphics and other visual and interactive elements to engage consumers.

TOOLS TO FEATURE

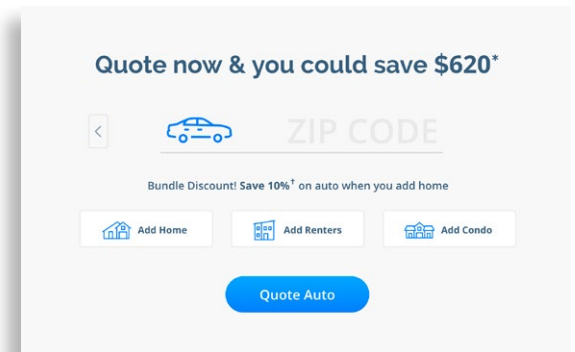
- Calculators
- Comparisons
- Testimonials
- Quizzes
- Checklists
- Infographics



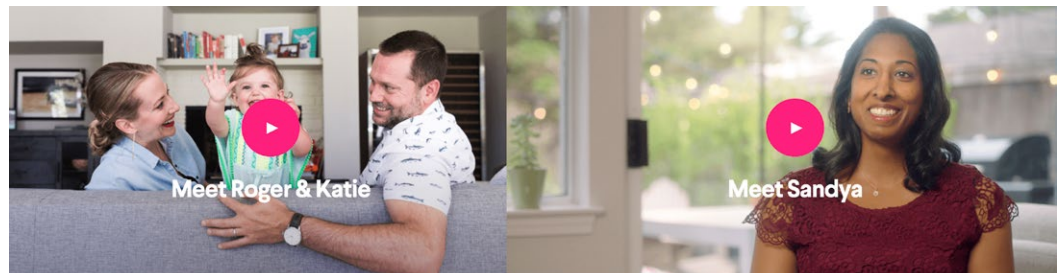
A dark blue form titled "Download your free guide" with a yellow background. It includes fields for First name, Last name, Phone number, and Email address. A checkbox for "Sign up to our newsletter" is checked. A "Download your free guide" button is at the bottom. A small graphic of a paper airplane is on the right.



A blue testimonial card with a white quote: "It's a friendly approach. Other firms can be stuffy, and very corporate. Whereas as Altus you feel like you can walk right in and you're welcome." Below the quote is a "READ MORE" button. To the right is a photo of a woman with a quote: "The team at Altus are very approachable. They seemed to understand me and what I was trying to achieve very quickly." Below this quote is another "READ MORE" button.



A white form titled "Quote now & you could save \$620*" with a car icon and "ZIP CODE" field. Below the form are three buttons: "Add Home", "Add Renters", and "Add Condo". A "Quote Auto" button is at the bottom.



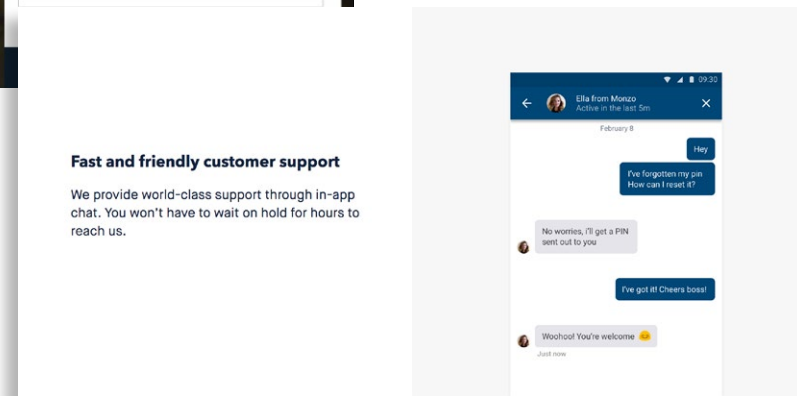
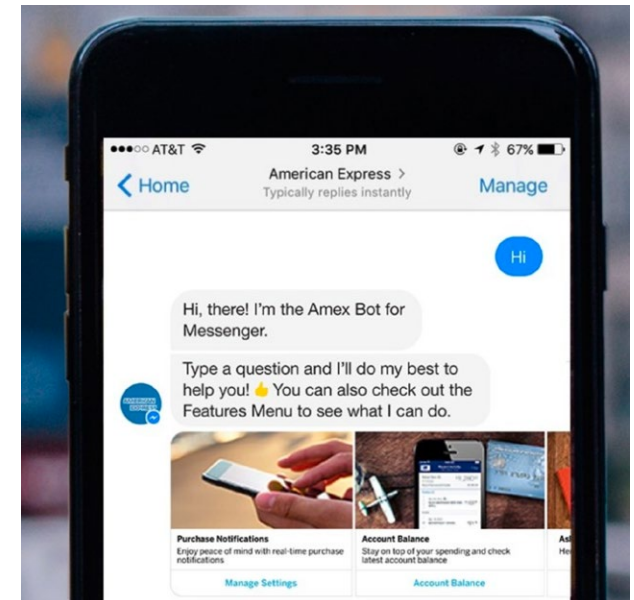
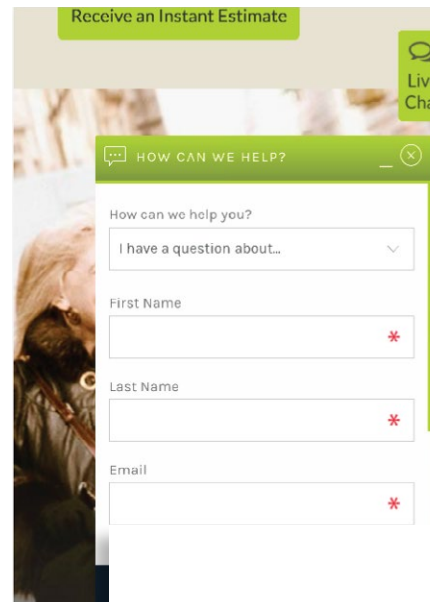
RECOMMENDATIONS

Chat Feature

Employ a chat option to lower the barrier of getting a customer to start a conversation, allowing First Bank to start interacting with customers right away.

Prompt users intermittently to see if they need help or guidance.

Provide answers to basic FAQs immediately.



RECOMMENDATIONS

Homepage

Keep the updated top sections of the 2016 page launch based on improvement of stats but update design to a more modern look.

Create a dedicated “what do we recommend for you” section where users can complete a questionnaire about their current financial status and goals to see what products are recommended for them.

Push Financial Education articles.

Feature videos.

The screenshot displays the N26 homepage with the following elements:

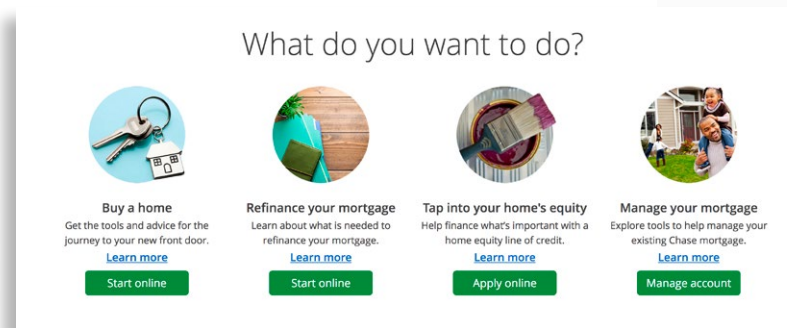
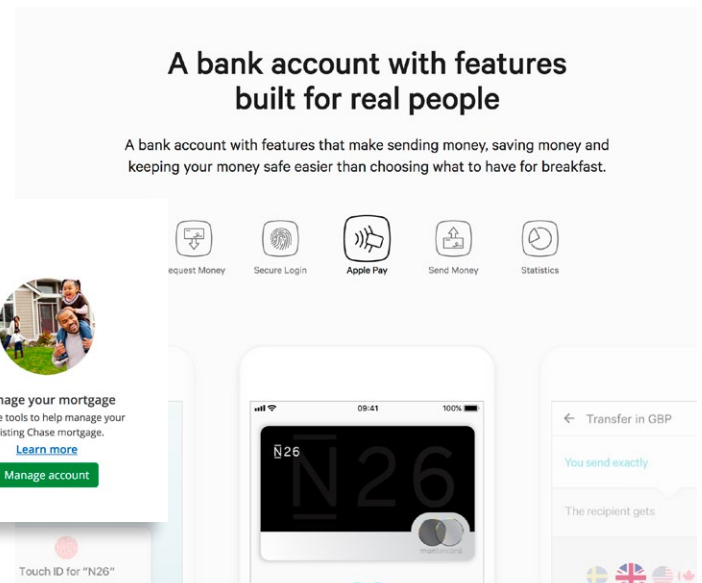
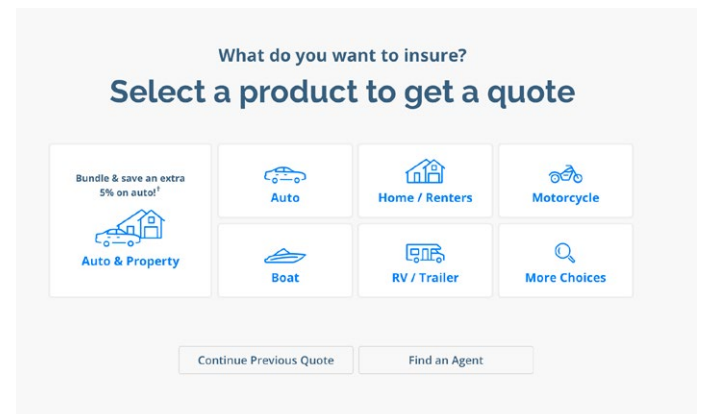
- Header:** N26 logo and navigation links for N26 Bank Account, N26 Black, Mastercard, Pricing, and Online Banking.
- Main Hero Section:** A large image of a woman on a staircase with the text "The Mobile Bank" and "A bank account for your phone". A teal "Open Bank Account" button is overlaid on the image.
- Secondary Hero Section:** A section titled "The N26 bank account and Mastercard" with a description: "It's a bank account for your phone. Get an IRAN and do everything you can do with a traditional bank, except easier, and from anywhere." and a "Learn more about N26 Bank accounts" link.
- Navigation Bar:** A row of icons and labels: "Checking Accounts", "Free credit score", "Find a credit card", "Home Lending", and "Car Buying & Loans".
- Product Cards:** Three cards with images and text:
 - Checking Accounts:** "Open a checking account. Find the one that's right for you." with a "Get started" button.
 - Home Lending:** "Making a home change? Start a relationship with a Home Lending Advisor to personalize a plan that's right for you." with a "Learn more" button.
 - Car Buying & Loans:** "Save money on a new car. Chase customers save an average of \$3,086 off MSRP on new cars with Chase Car Buying Service." with a "Learn more" button.
- Footer Section:** "Instant account management and security" with a description: "Block or unblock your card, set permissions and limits, and make other security changes directly from the app." and a "Learn more" button.

RECOMMENDATIONS

Landing Pages

Guide the user to the right product for their needs through new tools, lifestyle references, packages and updated design.

Expand on our user tracking and take advantage of the CRM data by including a section on every landing page to push customized content to each user.



RECOMMENDATIONS

Interior Pages

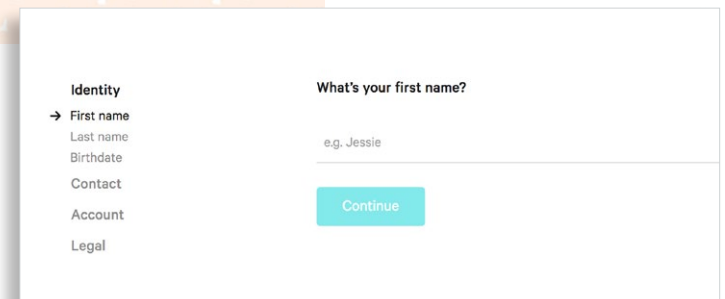
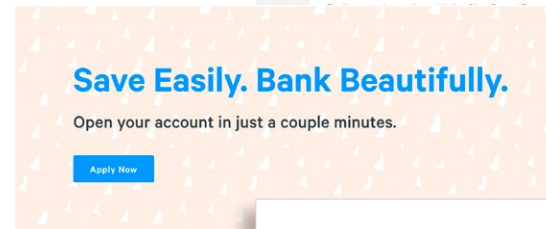
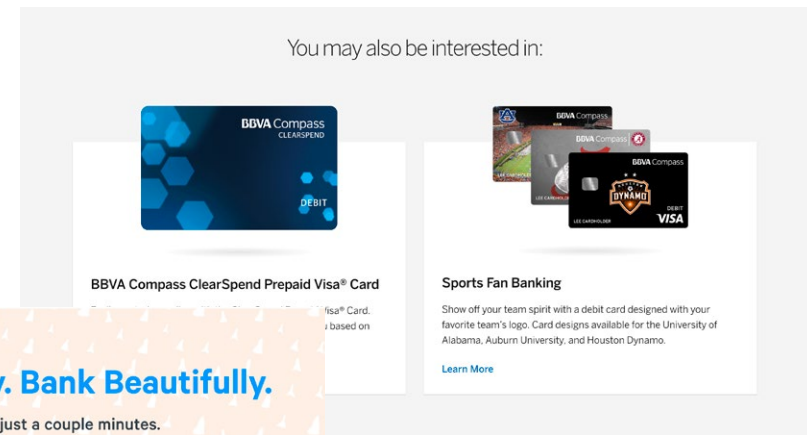
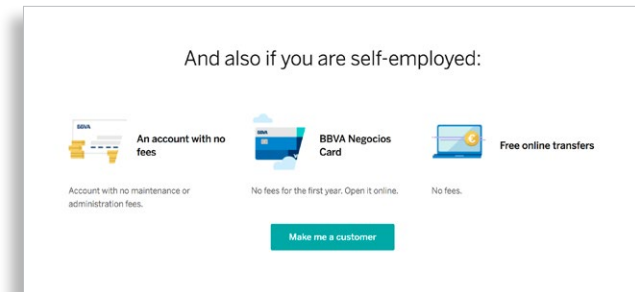
Remove second tier intermediate landing pages that get low pageviews.

Add features that can push customized content based on user tracking and CRM data.

Redesign sidebar and update width of content area.

Create a “you may be interested” feature to cross-sell and guide users to other products that are related.

Incorporate more Financial Education articles that are relevant to the consumer’s interests (business, personal, mortgage, etc).



RECOMMENDATIONS

Online Banking

Launch new login page and Online Banking design.

Launch access to Tree.

Continue awareness promotions for Cent.

Update the log-off page to interest users into different products that may apply to them.

Employ user tracking and CRM data to display customized content.

FIRST BANK Welcome Back, Graham Budd
Last login: 10/23/2017 10:30 AM

Do you know that you can change the display order of your accounts in Settings > Account Preferences?

ACCOUNTS

- Account Overview
- Funds Transfer
- Commercial
- Bill Pay
- eStatements
- Remote Deposit
- Services

HELPFUL INFORMATION

- Branches/ATMs
- Help
- Contact Us

PROFILE

- Settings
- Messages
- Log Off

Accounts

Business Essentials	\$100,305.00	Available Balance
Everywhere Checking	\$10,305.00	Available Balance

Linked Account

Linked Account 1	\$100,305.00	Available Balance
Linked Account 1	\$100,305.00	Available Balance
Linked Account 1	\$100,305.00	Available Balance

Recent Transactions

DATE	DESCRIPTION	AMOUNT
8/21	TRANSFER TO 00 001203 PHL	-80.20
7/18	RE PAYROLL BUSINESS NAME	+51,888.88
7/17	SBA COMPLETE/PAYROLL	-825.00
6/30	TRANSFER TO 00 001203 PHL	-80.20
6/17	RE PAYROLL BUSINESS NAME	+51,888.88
6/17	RE PAYROLL BUSINESS NAME	+51,888.88

Payments & Transfers

DATE	DESCRIPTION	AMOUNT
8/21	CHASE CREDIT CARD	\$1,000.00
8/18	DUKE ENERGY	\$367.00
8/17	PROGRESSIVE INSURANCE	\$200.00
8/17	SBA COMPLETE	\$200.00
8/17	SBA COMPLETE	\$200.00

Asset Summary

\$97 Total Assets

Everywhere Checking: 10.52%

Available Balance: \$10,305.00
Current Balance: \$10,285.00
NEW TRANSACTIONS

Tree: Budgeting Tool

- BUDGET
- SPENDING
- TRENDS
- DEBTS

Asset Summary

Tree: Budgeting Tool

GET STARTED

© 2017 First Bank. Equal Opportunity Employer. Member FDIC. Equal Housing Lender.

CONTACT US

FIRST BANK Welcome Back, Graham Budd
Last login: 10/23/2017 10:30 AM

Account Overview

Business Essentials	\$100,305.00	Available Balance
Everywhere Checking	\$1,305,000.00	Available Balance

Linked Account

Linked Account 1	\$100,305.00	Available Balance
Linked Account 1	\$100,305.00	Available Balance
ATB Linked Account 1	\$100,305.00	Available Balance
Linked Account 1	\$100,305.00	Available Balance

Asset Summary

\$97 Total Assets

Everywhere Checking: 10.52%

Available Balance: \$10,305.00
Current Balance: \$10,285.00
NEW TRANSACTIONS

Tree: Budgeting Tool

- BUDGET
- SPENDING
- TRENDS
- DEBTS

Recent Transactions

DATE	DESCRIPTION	AMOUNT
8/21	TRANSFER TO 00 001203 PHL	-80.20
8/18	RE PAYROLL BUSINESS NAME	+51,888.88
8/17	SBA COMPLETE/PAYROLL	-825.00
8/30	TRANSFER TO 00 001203 PHL	-80.20

Do you know that you can change the display order of your accounts in Settings > Account Preferences?

Manage Your Budget

- Transfer Money Now
- Make a Deposit
- Need Help? Contact Us

Tree: Budgeting Tool

GET STARTED

© 2017 First Bank. Equal Opportunity Employer. Member FDIC. Equal Housing Lender.

CONTACT US

FIRST BANK Share your dream for a chance to win up to \$25,000*

CONTACT US LOCATIONS LOG IN

Personal Business Digital Banking Insurance Mortgage Wealth About Us FINANCIAL EDUCATION

Introducing Tree, a money and budget management tool.

GET STARTED

Grow your money, monitor your spend.

With Tree, you can manage your entire financial picture. This means you can monitor account balances and transactions for all of your accounts—across multiple financial institutions—from within the safety and familiarity of your First Bank online banking dashboard on any device (mobile, tablet, or desktop).

TRANSACTION CATEGORIZATION

Better manage your finances, categorize transactions (e.g. restaurants, presents, etc.) and create custom subcategories.

ACCOUNT AGGREGATION

Link accounts held at First Bank and other financial institutions to see balances and transactions for all of your accounts.

DATA VISUALIZATION

Easily analyze and interpret your financial patterns with new interactive widgets.

© 2017 First Bank. Equal Opportunity Employer. Member FDIC. Equal Housing Lender.

CONTACT US

FIRST BANK Share your dream for a chance to win up to \$25,000*

CONTACT US LOCATIONS LOG IN

Personal Business Digital Banking Insurance Mortgage Wealth About Us FINANCIAL EDUCATION

Let's Get Started

Sign up and begin adding your other accounts in a few easy steps

Create labels for the purchases and places where you most frequently spend

Get your questions answered with our quick FAQs

PERSONAL BUSINESS MORTGAGE WEALTH INSURANCE SERVICES

Checking Accounts Savings Accounts & CDs Personal Debt Card with Rewards Online & Mobile Banking Personal Credit Card with Rewards Personal Loans

Business Checking Accounts Business Debit Card with Rewards Business World Credit Card with Rewards Business Loans

MORTGAGE Request Information Apply Today Conventional Loans Jumbo Loans Government Loans Professional Loans Construction Loans

WEALTH Wealth Management

INSURANCE SERVICES Personal Products and Services Business Products and Services

© 2017 First Bank. Equal Opportunity Employer. Member FDIC. Equal Housing Lender.

CONTACT US

RECOMMENDATIONS

Personal

Guide users by tapping into the different stages of life and the perfect solution for them.

Add more features on credit card and personal loan options.

Highlight debit card to boost adoptions.

Feature digital banking options to show consumers they can bank all in one place. Options would link to the digital section for more details.

Add online application for HELOCs.

10% CONVERSION RATE
FOR ASB ONLINE
APPLICATION

Make Your Money Work For You.

No matter your financial goals, we're here to help you get more out of your money.



Find the perfect fit. Open your account online, today.

CHECKING OPTIONS | REFER A FRIEND TO CHOICE

A bank account with features built for real people

A bank account with features that make sending money, saving money and keeping your money safe easier than choosing what to have for breakfast.



Request Money



Secure Login



Apple Pay



Send Money



Statistics

RECOMMENDATIONS

Business

Convert longer page views to higher sales by creating tools to guide users.

Offer solutions and product packages specifically for customers' needs.

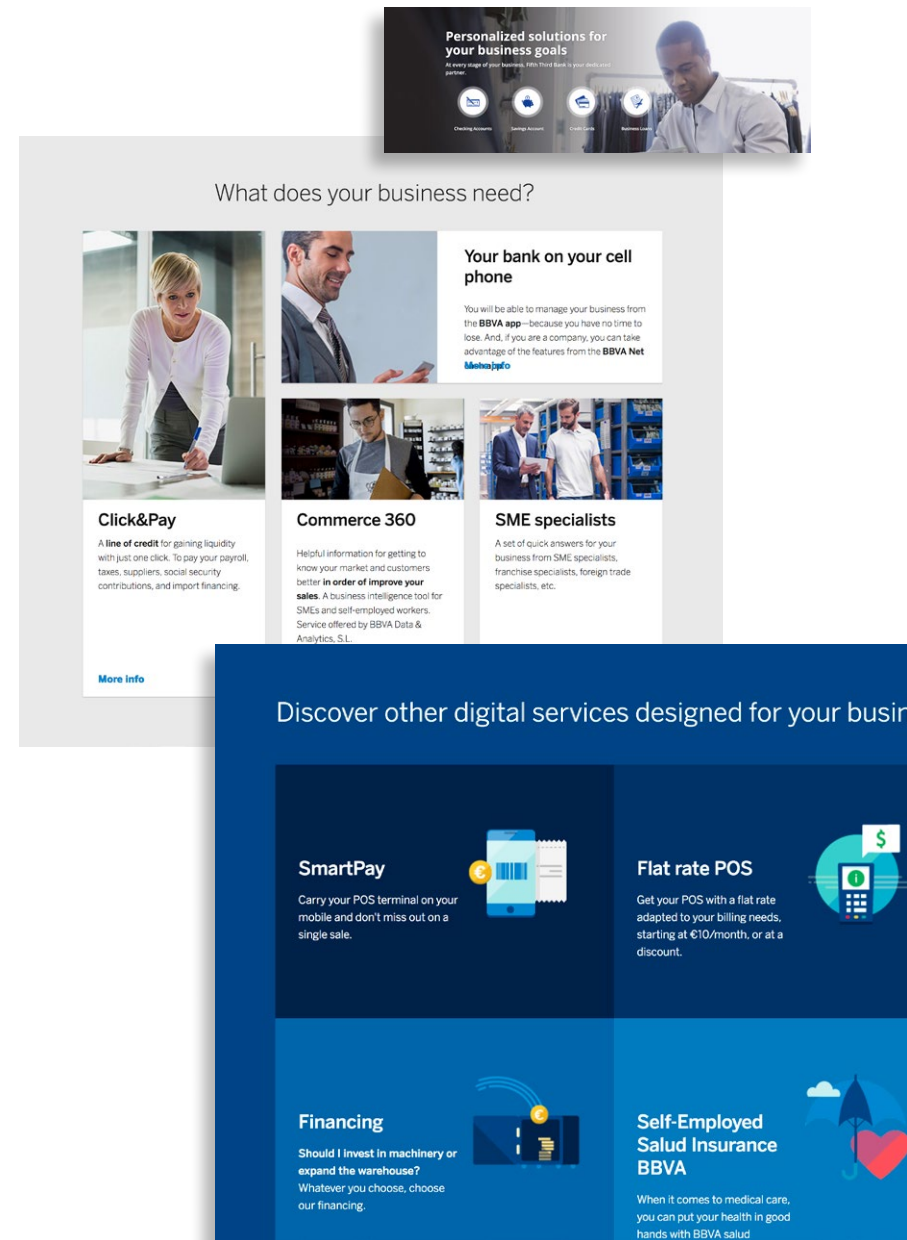
Feature items important to business owners: remote deposit capture, online account opening, online loan application, mobile payments, and security.

Display expertise of higher-level business planning and execution, provide guidance on money management and cash flow issues.

Offer more online account opening options and loan applications.

Include testimonials and stories.

Merge Merchant Services and Cash Management into Treasury Services.



Personalized solutions for your business goals
At every stage of your business, BBVA Third Bank is your ally and partner.

What does your business need?

Your bank on your cell phone
You will be able to manage your business from the **BBVA app**—because you have no time to lose. And, if you are a company, you can take advantage of the features from the **BBVA Net**

Click&Pay
A line of credit for gaining liquidity with just one click. To pay your payroll, taxes, suppliers, social security contributions, and import financing.

Commerce 360
Helpful information for getting to know your market and customers better in order to improve your sales. A business intelligence tool for SMEs and self-employed workers. Service offered by BBVA Data & Analytics, S.L.

SME specialists
A set of quick answers for your business from SME specialists, franchise specialists, foreign trade specialists, etc.

Discover other digital services designed for your business

SmartPay
Carry your POS terminal on your mobile and don't miss out on a single sale.

Flat rate POS
Get your POS with a flat rate adapted to your billing needs, starting at €10/month, or at a discount.

Financing
Should I invest in machinery or expand the warehouse? Whatever you choose, choose our financing.

Self-Employed Salud Insurance BBVA
When it comes to medical care, you can put your health in good hands with BBVA salud

RECOMMENDATIONS

Digital Banking

Rework the landing page to better promote products users are looking to see in comparison to FinTech companies for personal and business.

Launch Mobile Wallet.

Promote the FinTech-competitive products like Cent, Tree and Mobile Wallet to encourage all financial activity to stay within the bank.

Update the Digital Banking Help Center to make it easier for users to quickly navigate to the topics they are looking for help on.

Reduce number of individual pages in section and incorporate similar features together.

Continue to make it easy to sign up and download the apps.

Add video demos that show users the features of digital banking.

Welcome to everything Simple.



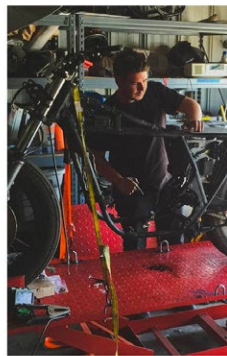
Mobile Banking

Everything you need is always with you.



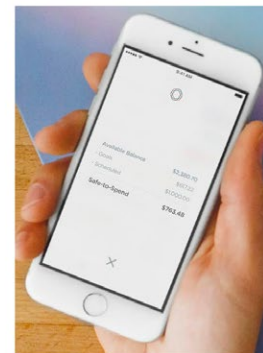
Fee-Free

We don't charge unfair fees. Or any other kinds.



Goals

Save for anything. All at once, or a bit each



Safe-to-Spend®

Spend spontaneously, without derailing your budget.



Trackable Spending

Learn how you spend. Find easy ways to save.



Security

Support from friendly humans and tools to protect in your hands.

RECOMMENDATIONS

Insurance

Add a way for users to get a quick quote or submit a claim easily from the landing page.

Feature products that are frequently needed for both personal and business.







Create useful information and packages based on industries for business users.

Create an Insurance Provider locator.

Include testimonials and stories.

Start with our quick price and coverage calculator

Select all that apply to you and see what people like you pay


 Single	 25+ 25 or over	 My kids drive	 Finance / lease car	 Car worth over \$5k	 Own my home
--	---	---	---	---	---

27516 [GET QUOTES](#)

I want...

- Subscription insurance**
 - Our flexible subscription adapts to how much you drive.
 - Use your car a little? Don't pay a lot![Find out more](#)
- Short-term insurance**
 - Drive any car by the hour. Down the steps or down the coast, get going instantly.
 - Get insured from 1 hour.[Find out more](#)
- Taxi insurance**
 - Top up to Fire and Reward cover only when you need it.
 - Don't have your own car? Get taxi insurance.[Find out more](#)

Quote now & you could save \$620*

 ZIP CODE

Bundle Discount! Save 10%* on auto when you add home

[Add Home](#) [Add Renters](#) [Add Condo](#)

[Quote Auto](#)

PROGRESSIVE Insurance

Bundle Insurance & Save
Combine auto with your home, renters or condo insurance

Zip Code Auto + Home [Get a Quote](#)

This homeowner's rate and coverage are provided and serviced by affiliated and third-party insurers. Learn more.

1-855-347-3939

RECOMMENDATIONS

Mortgage

Include a guide to finding the right mortgage product for the consumer's need and stage of life or business.

Create content and videos that educates users on the different types of loans.

Promote the interactive tools and calculators.

Include testimonials and stories.

- How long it takes**
3 minutes
- Support, not sales**
We'll assign you a dedicated loan consultant to help you as soon as you create an account
- What you'll get**
An estimate for what you can borrow
Your credit score
A basic pre-approval letter
- The Better Price Guarantee**
We're confident our prices are the best. If you've found a more competitive offer, we'll beat it.
- Who this is for**
You just want a quick, ballpark estimate for your home purchase budget

Get a Better Mortgage.
One that respects your time, your circumstances, and your wallet.

We're here to help you on your journey [GET STARTED](#)

Check today's rates [VIEW RATES](#)

You can apply wherever, whenever, and way faster

- Get pre-approved in 3 minutes**
Answer a few quick questions to get an initial approval without affecting your credit score.
- Communicate how you'd like**
We're here to help, not to haggle you. Contact us by phone, chat or email; you decide.
- Make progress on your schedule**
Our entire process is 100% online — work on your application whenever.
- Be super efficient and paper-free**
E-sign documents, link your bank accounts, and securely upload files from any device.

Why we're Better

[Watch Video](#)

Home Loan Overview

Learn more about our home loan products

- HOME REFINANCE LOANS**
Mortgage lenders are approving more loan applications. Determine your potential savings & find out if you qualify for a home refinance.
[Get Offers](#)
[Learn More](#)
- HOME PURCHASE LOANS**
- HOME EQUITY LOANS**
- VA LOANS**
- FHA LOANS**
- REVERSE MORTGAGE**

RECOMMENDATIONS

Wealth

Create tools for users to find the right wealth solution for them based on age, income and stage of life.

Update and enhance section to focus on the product offerings and what each entails.

Work with Truebridge, Inc to redesign the Wealth Answers Center.

Make the steps to fill out a form to get the Wealth Quick Guides easier while still capturing necessary information.

Create a Wealth Advisor locator.

OUR COMMITMENT
The new way means we work for you.
As your online financial advisor, we always have your back. We don't get commissions for recommending funds, and we don't have funds of our own. That means we do what we believe is right for you. While our technology constantly works to grow your money, our licensed experts are here to answer your questions—anytime, anywhere.
[See how we can help](#)

START YOUR INVESTMENT PLAN
I am years old and .
My annual income is .
[Get started](#)

Plan for Your Goals
Invest For Retirement
Plan For Education
Buy A Home
Save For Life Event
Consolidate Debt
Learn About Finance

Plan your retirement right
Planning for retirement is one of the most important things you can do in life. And it's never too early—or too late—to start. So tell us where you are today. We'll help you get to the right retirement tomorrow.
[START PLANNING](#) [READY TO RETIRE](#)

RECOMMENDATIONS

Financial Education

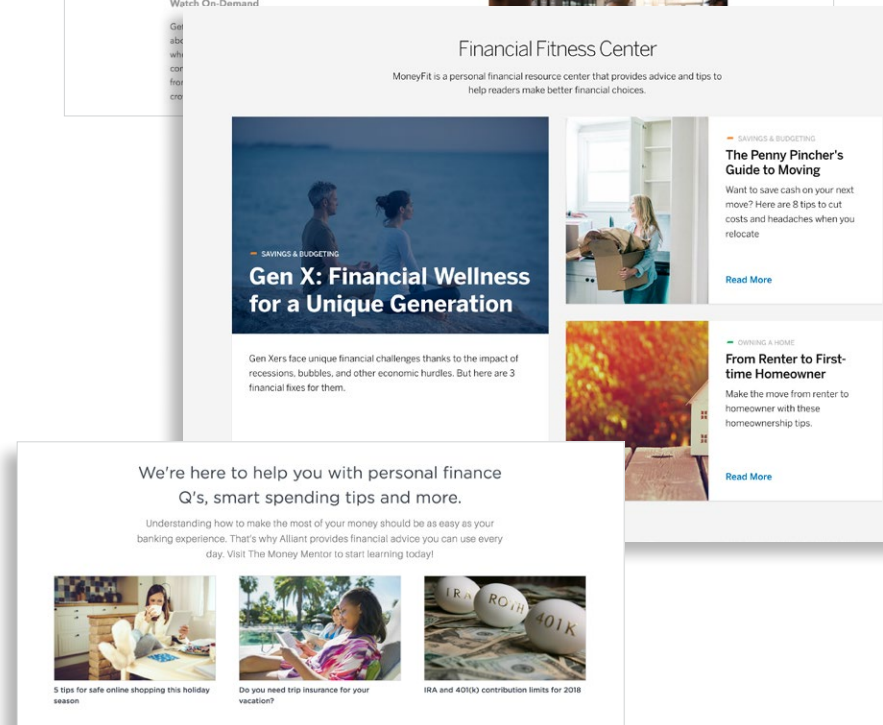
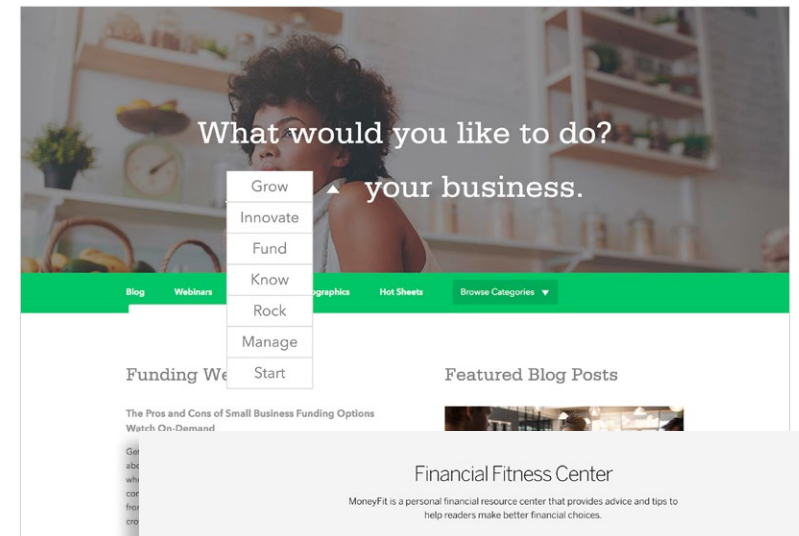
Update design of page to show more articles.

Improve the way users can filter articles and find what they are interested in.

Include articles on more interior pages throughout the other sections.

Have all TSM content and standard articles available in a single interface within the FinEd section so that helpful information is in one place.

Update template for TSM pages to allow for images, video and graphics to visually engage consumers more.



RECOMMENDATIONS

Contact

Give access to a contact form from the contact page.

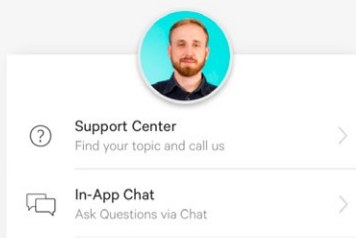
With chat, guide users to contact immediately through the tool.

Include ad to locations page.

Create FAQs for users with general questions.

We're here for you. Contact us via chat, email and phone

If you have any questions, or if you run into any problems, our Customer Service is on hand to help you in your own language.



**Where We
Are Going**

WHERE WE ARE GOING

Homepage

The desktop homepage features a dark red header with navigation links for Personal, Business, Digital Banking, Insurance, Mortgage, Wealth, About Us, and Financial Education. A prominent 'Cent' quick money transfer tool is highlighted with a 'Get Cent' button. Below this, a section titled 'Presenting products and services that are right for you.' offers three options: 'Spending power that's more secure.', 'Designed around the way you live.', and 'All your money, right at your fingertips.' A 'Financial Education' section provides 'Little tips that help you reach your financial goals in a big way' with links for 'Money Management for CPAs', 'Tips for buying your first car', and 'Ways to Retire in North Carolina'. A 'Wealth Management' and 'SBA Lending' section is also present. The 'Latest Insights' section is divided into 'Related information' and 'Most Recent Articles', each listing several articles with titles and brief descriptions. The footer contains a grid of service categories like 'Checking Accounts', 'Savings Accounts & CDs', 'Mortgages', and 'Wealth Management', along with social media icons and a privacy policy link.

The mobile homepage features a dark red header with navigation links for Personal, Business, Digital Banking, Insurance, Mortgage, Wealth, About, and Loans. A prominent banner for 'The One.' card is shown with the text 'Big or small, the First Bank Mastercard debit card does it all.' Below this, a 'Products and services recommended for you.' section offers three options: 'Deposit checks right from your smartphone.', 'Find smaller business banks and lines of credit.', and 'Finance a fuller life with your home's equity.' A 'Got big plans or important life events? We can help.' section features four categories: 'Buy a Car', 'Start a Business', 'Purchase a House', and 'Plan for the Future'. A 'Want advice? Look no further than First Bank.' section is also present. The 'Latest Stories' section features a large image of a woman and a man, with the text 'We've been helping people just like you for 80 years.' Below this, a 'Trending Topics' section offers three articles: 'Get a Flexible College Savings Account at First Bank in Asheville, NC', 'Enjoy Waste-Free Online Payment Processing', and 'What You Need to Open a Business Banking Account'. The footer contains a grid of service categories like 'Bank Performance', 'Personal', 'Business', 'Digital Banking', 'Mortgage', and 'Wealth', along with social media icons and a privacy policy link.

WHERE WE ARE GOING

Business Lander

FIRST BANK Personal Business Digital Banking Insurance Mortgage Wealth About Us Financial Institutions

Business just got a little bit simpler. Our business accounts make banking even easier for you. [EXPLORE ACCOUNTS](#)

Business Banking

Business banking solutions designed to meet your needs. First Bank offers a full range of products—from basic checking needs to loans for growth, credit processing systems to payroll and cash management services.

- Compare Business Checking Accounts**
Check out business checking accounts—great services and rates. [LEARN MORE](#)
- Merchant Services**
Get easy credit card processing for your business. [LEARN MORE](#)
- Cash Management**
From on-call cashiers to getting your business. [GET STARTED](#)
- Business World Credit Card with Rewards**
Get rewards for everyday and monthly purchases and great cash back. [LEARN MORE](#)
- Bank With Us How You Want**
[ONLINE & MOBILE BANKING](#)
Get quick service online or your account from anywhere.
- Business Loans**
First Bank can help your business get the specific financing it needs. [APPLY NOW](#)
- Group Banking**
Team up with First Bank to offer your employees convenient banking and benefits. [LEARN MORE](#)
- ATM BANKING**
Get service from anywhere. ATM Network with a First Bank debit card.

Financial products from our FINANCIAL EDUCATION CENTER.

- 4 Ways to Get Started with Small Business Cash Management**
- Don't Just Earn Money, Get Paid.**
- Manage Your Business Cash Management for Payroll Centers**
- Can you Afford a New Hire?**

Related Information

- HOW TO GET A HOME EQUITY LINE OF CREDIT**
If you're thinking about taking out a home equity line of credit, you'll want to know what you can expect. From the First Bank on South Main Street and 1000 Main Street.
- SMALL PERSONAL LOANS IN COLLEEN, NC**
The First Bank on the town of Colleen, NC, offers a variety of small personal loans. Contact us for the First Bank on South Main Street and 1000 Main Street.
- FREE TIRE EVENT**
The First Bank on the town of Colleen, NC, offers a variety of small personal loans. Contact us for the First Bank on South Main Street and 1000 Main Street.
- IS MY BUSINESS ACCOUNT FORBIDDEN?**
If you have a business account with First Bank, you may be wondering if you can use it for personal expenses. You can't, but you can use it for business expenses. You can't use it for personal expenses, but you can use it for business expenses. You can't use it for personal expenses, but you can use it for business expenses.
- IS MY DEBIT PERSONAL BANKING SERVICE FOR ME?**
If you're a business owner, you should avoid using your personal banking service for your business. If you're a business owner, you should avoid using your personal banking service for your business.
- HOW DEEP PERSONAL BANKING SERVICE FOR ME?**
If you're a business owner, you should avoid using your personal banking service for your business. If you're a business owner, you should avoid using your personal banking service for your business.

PERSONAL Checking Accounts Savings Accounts & CDs Money Orders & Cash Personal Loans & Lines of Credit

BUSINESS Business Checking Accounts Business World Credit Card with Rewards Business Loans Business Cards

WEALTH Retirement Accounts College Savings Accounts

INSURANCE SERVICES Life Insurance Health Insurance

CONTACT US [1-800-888-8888](#) [FIRSTBANK.COM](#)

FIRST BANK Personal Business Digital Banking Insurance Mortgage Wealth About Us Financial Institutions

Take your business to a better place. You have a vision, we have a way to get you there.

How can we help you?
Find products and solutions tailored to your needs.

I am looking for... Please select an option

- The card to meet your business needs and earn rewards.**
Learn More Today
- Market-leading Checking Accounts**
Choose the business checking accounts designed to support your small business. [Find the Right Account for You](#)
- Workplace Solutions**
Cost your employees a cool fee from our benefits package with special benefits they'll love. [Reward Your Employees](#)
- In It for the Long Haul: How the Most Successful Businesses Innovate**
[Find Out How](#)

We have everything you need for your business.
Move your business further with the right business banking products and services.

- Checking Accounts
- Savings Accounts
- Credit Cards
- First Bank at Work
- Business Bundles
- Treasury Service

Business loans
Explore options for financing business growth. [Find Out More](#)

Small Business **Corporate Business**

Digital tools to help you stay connected.
Whether you're just starting out or growing an enterprise, we offer a digital banking portal that helps you make better informed financial decisions. [Find Out More](#)

Meet the Blakelys
Owners, Quality Janitorial Group
After 10 years of growing success in small business, the Blakelys are a successful team. And they're not just successful—they're successful because they're successful. They're successful because they're successful. They're successful because they're successful.


WHERE WE ARE GOING

New Business Pages

FIRST BANK Personal Business Digital Banking Insurance Mortgage Wealth About Learn

Plan For Your Business

Our Approach
Built around your business.
 It's not just any business, it's *your* business. Our team brings a wide range of capabilities to support your life today. First Bank combines customized treasury solutions with real-time expertise to help manage your business cash flow, monitor liquidity, manage risk and spend money where it needs to go. [Get in Touch](#)



Power your success.
 We've bundled our most popular small business and corporate business services to simplify your choices.

Small Business **Corporate Business**

We have everything you need to help your business grow.

At First Bank, our sophisticated treasury services are delivered through our highly personal treasury experts.

- Receivables
- Check Collection
- Payments Out
- Payments In
- Payroll Services
- Reconciliation & Reporting

Need help finding the right solution?
 Answer a few questions to get personalized recommendations for you. [Let's Get Started](#)

Meet Camille Laughter
 Co-Owner, John Laughter Jewelry
 Over the last 30 years, Camille and John have worked hard to build a successful jewelry business. As business partners, they've learned the importance of staying organized and efficient in their operations. They're now proud to partner with First Bank.

[More Customer Stories](#)

Ready to get started?

Together.
 At First Bank, you'll enjoy one-on-one attention and comprehensive support from our entire team of business experts. You aren't just another number on a spreadsheet, you are a partner. You'll also learn First Bank has powerful an independent community bank, with the expertise of serving everything big banks do, without being a big bank.

Sign up for a free consultation today

Full contact name
 First name Last name

How can we contact you?
 Email Phone

What are your interests?
 Select Your Interest

[Get in Touch](#)


Trending Topics

- Get a Flexible College Savings Account at First Bank in Alabama, NC**
- Enjoy faster & free Online Payments Processing**
- Get a Flexible College Savings Account at First Bank in Alabama, NC**
- What You Need to Open a Business Banking Account**

FIRST BANK Personal Business Digital Banking Insurance Mortgage Wealth About Learn

Business Bundles

Start with a popular bundle or combine First Bank services into your own custom mix.



Popular business bundles

Small Business
 Our small business bundles are perfect for your business if you:

- Need payroll, check collection, and reporting
- Need payroll, check collection, and reporting
- Need payroll, check collection, and reporting
- Need payroll, check collection, and reporting

Corporate Business
 Our corporate business bundles are perfect for your business if you:

- Need payroll, check collection, and reporting
- Need payroll, check collection, and reporting
- Need payroll, check collection, and reporting
- Need payroll, check collection, and reporting


How bundles work

Treasury Services	What You Get	Small Business Bundle	Corporate Business Bundle
Payment Processing & Management	Our Payment Processing bundles offer a 100% free payment processing solution that lets you process payments in a variety of ways.	Included	Included
Online & Mobile Banking	Specifically designed for business, our online and mobile banking solutions offer a secure, convenient way to manage your business banking needs.	Included	Included
Payroll Processing	Our payroll processing services offer the flexibility and convenience you need to manage your payroll needs.	Included	Included
Check Collection	Process the profitability of your business with our check collection services.	Included	Included
Reconciliation & Reporting	Streamline your financial reporting with our reconciliation and reporting services.	Not Included	Included
Deposit Services & Receivables	Our electronic deposit services offer a secure and convenient way to manage your business banking needs.	Not Included	Included
Business Advantage Checking	Build your business checking with our Business Advantage Checking services.	Included	Included
Business World Credit Card with Rewards	Get the most out of your credit card with our Business World Credit Card with Rewards.	Not Included	Included

Build a custom bundle
 Our bundles get even better when they are built just for you. Customize your bundle and get the services you want.

- Receivables
- Check Collection
- Payments Out
- Payments In
- Payroll Services
- Reconciliation & Reporting

Meet David & Jonathan Fussell
 Owners, Dupin Winery



WHERE WE ARE GOING

Compare Accounts

This screenshot shows the 'Compare Accounts' page on the First Bank website. The page features a navigation bar with links for Personal, Business, Digital Banking, Insurance, Mortgage, Wealth, About Us, and Financial Institutions. Below the navigation, there's a section titled 'Compare Accounts' with a sub-header 'Find the best checking account for you and your financial needs. Compare features, benefits and simple ways to keep your account fee free.' A table compares three checking accounts: Everywhere Checking, Everywhere Plus, and Everywhere Premium. To the right of the table, there are three buttons: 'Open Everywhere Checking', 'Open Everywhere Plus', and 'Open Everywhere Premium'. Below the table, there are several sections: 'Related information' with three links for 'Small Business Loans for Women in Asheville, NC', 'Find the Best Small Business Loan Rates in Asheville, NC at First Bank', and 'Mobile Banking - Jacksonville, NC'; 'How to Get Started' with three links for 'How to Get Started Opening a Business Checking Account in Asheville, NC', 'How to Get Started Opening a Business Checking Account in Jacksonville, NC', and 'How to Get Started Opening a Business Checking Account in Raleigh, NC'. At the bottom, there's a navigation bar with social media icons and a footer with contact information and logos for Equal Housing Lender, FDIC, and NCUA.

WAYS TO KEEP IT FEE FREE*	Everywhere Checking	Everywhere Plus	Everywhere Premium
MINIMUM DAILY BALANCE REQUIRED	\$500	\$1,200	\$1,000
MINIMUM COLLECTOR BALANCE REQUIRED	\$1,200	\$2,400	\$10,000
COMMON RELATIONSHIP	N/A	N/A	Active personal relationship, such as having a CD, Money Market or Investment Certificate account with us
OTHER BANKS	FDIC or state assembly direct deposit ¹	N/A	N/A
MONTHLY MAINTENANCE FEE ¹ (if no other fee)	\$0	\$0	\$0
MINIMUM AMOUNT TO OPEN AN ACCOUNT	\$50	\$50	\$50
INTEREST PAID	NO	YES	YES
OTHER BENEFITS	Online banking, mobile banking, eCheck, direct deposit, eStatement, automatic bill payment, automatic investment in an individual IRAs. LEARN MORE ABOUT EVERYWHERE CHECKING LEARN MORE ABOUT EVERYWHERE PLUS	Online banking, mobile banking, eCheck, direct deposit, eStatement, automatic bill payment, automatic investment in an individual IRAs. LEARN MORE ABOUT EVERYWHERE PLUS	Online banking, mobile banking, eCheck, direct deposit, eStatement, automatic bill payment, automatic investment in an individual IRAs. LEARN MORE ABOUT EVERYWHERE PREMIUM LEARN MORE ABOUT EVERYWHERE PREMIUM

* Account holder may avoid the Monthly Maintenance Fee by meeting any of the requirements listed in the "Fee Free" column of the account summary table for that account type. Other account services may apply in addition to the account features listed under "Benefits." All other fees and charges apply as stated.
1. Higher interest deposit/withdrawal checking service. See website for details. 2. Higher interest rate on all deposits for business checking accounts. 3. Higher interest rate on all deposits for business checking accounts. 4. Higher interest rate on all deposits for business checking accounts.

This screenshot shows the 'Compare Accounts' page on the First Bank website. The page features a navigation bar with links for Personal, Business, Digital Banking, Insurance, Mortgage, Wealth, About Us, and Financial Institutions. Below the navigation, there's a section titled 'Compare Accounts' with a sub-header 'Which checking account is right for you?'. Below this is a large table comparing six checking accounts: Everywhere Checking, Everywhere Plus, Everywhere Premium, Senior Checking, and Campus Checking. To the right of the table, there are two buttons: 'Open an account online' and 'Visit your local branch'. Below the table, there's a section titled 'Need help finding the right checking account?' with a 'Let's Get Started' button. Below this is a section titled 'Debit Card' and 'Digital Banking'. At the bottom, there's a section titled 'Trending Topics' with four links: 'Get a Flexible College Savings Account at First Bank in Asheville, NC', 'Enjoy Hassle-Free Online Payment Processing', 'Get a Flexible College Savings Account at First Bank in Asheville, NC', and 'What You Need to Open a Business Banking Account'. At the bottom, there's a navigation bar with social media icons and a footer with contact information and logos for Equal Housing Lender, FDIC, and NCUA.

Checking Account	Everywhere Checking	Everywhere Plus	Everywhere Premium	Senior Checking	Campus Checking
MINIMUM DAILY BALANCE REQUIRED	\$500	\$1,200	\$1,000	\$400	N/A
MINIMUM COLLECTOR BALANCE REQUIRED	\$1,200	\$2,400	\$10,000	\$1,200	N/A
OTHER BANKS	\$500 or more direct deposit from FDIC or state assembly direct deposit ¹	N/A	\$10,000 or more direct deposit from FDIC or state assembly direct deposit ¹	\$500 or more direct deposit from FDIC or state assembly direct deposit ¹	N/A
MONTHLY MAINTENANCE FEE ¹ (if no other fee)	\$0	\$0	\$0	\$0	\$0
MINIMUM AMOUNT TO OPEN AN ACCOUNT	\$50	\$50	\$50	\$50	\$0
INTEREST PAID	No	Yes	Yes	No	No
Additional Benefits	Check card with rewards, 24-hour money transfer, mobile banking, eCheck, direct deposit, eStatement, automatic bill payment, automatic investment in an individual IRAs. LEARN MORE ABOUT EVERYWHERE CHECKING	All the benefits from Everywhere Checking, plus: 24-hour money transfer, mobile banking, eCheck, direct deposit, eStatement, automatic bill payment, automatic investment in an individual IRAs. LEARN MORE ABOUT EVERYWHERE PLUS	All the benefits from Everywhere Plus, plus: 24-hour money transfer, mobile banking, eCheck, direct deposit, eStatement, automatic bill payment, automatic investment in an individual IRAs. LEARN MORE ABOUT EVERYWHERE PREMIUM	All the benefits from Everywhere Premium, plus: 24-hour money transfer, mobile banking, eCheck, direct deposit, eStatement, automatic bill payment, automatic investment in an individual IRAs. LEARN MORE ABOUT SENIOR CHECKING	All the benefits from Everywhere Premium, plus: 24-hour money transfer, mobile banking, eCheck, direct deposit, eStatement, automatic bill payment, automatic investment in an individual IRAs. LEARN MORE ABOUT CAMPUS CHECKING

RECOMMENDATIONS

Impact



Become a guide and partner in the consumer's financial journey.

Drive more traffic and increase pageview time.

Increase engagement in website sections.

Increase sales on products.

Improve the user experience.

Increase accessibility.

Higher conversion rates.

Increase customized content.

Increase data for CRM.

More return website visits outside of Online Banking.

Increase consumer interaction with First Bank.

Thank You.

RIVERS

agency