

Rivers Agency + First Bank

New Website & Digital Initiatives

Brand Campaigns

Product Campaigns

Annual Report

Branch Sales Materials

Internal Marketing Materials

New Website

NEW WEBSITE



FIRST BANK Personal Business Digital Banking Mortgage Insurance Wealth About Learn Locations Contact Log In

Find Your Local Branch > Online Banking User ID Log In ENROLL SERVICES Where do I enter my password? Forgot password?

Open for business.

Autobooks has the tools to get you paid.

Find Out How

We Recommend

Products and services recommended for you.

- Don't let surprises set your business back. [Get Insured](#)
- Grow your business with the right services. [Get Started](#)
- Financial wellness to support your employees. [See More](#)

Business It's Never Too Late to Start Your Financial Journey

Business First Bank is One of the Top 100 Fastest-Growing Companies in the World

Big dreams start with smart plans. We can help.

- Buy a Car [Get A Loan](#)
- Start A Business [Make The Leap](#)
- Purchase A House [Apply Online](#)
- Plan for the Future [Start Saving](#)

Want advice? Look no further than First Bank. [Let's Get Started](#)

Answer a few questions and we'll help you plan your financial future.

See First Bank Stories

We've been helping people just like you for over 80 years.

[Explore Customer Stories](#)

Trending Topics

- College Savings Account in Wilmington, NC**
Whether you're a parent looking to put away money for your child's university tuition or a high school student trying to save some spending money for college, a savings account...
- How to Apply for a Small Business Loan in Florence, SC**
Every successful business owner with an idea in most cases, that idea was followed by asking the common question of how to apply for a small business loan in Florence...
- Best Savings Account Rates in Albemarle, NC**
The Simple Dollar has 100 Great Tips for Saving Money for New Year's Giving Started At the top of the list? Finding the best savings account rates in Albemarle, NC...

Latest Stories

- New Year, New Budget**
- Have You Heard of Something? It Sounds Biddisul, But It's a Real Thing**
- It's Never Too Late to Start Your Financial Journey**
- First Bank is One of the Top 100 Fastest Growing Companies in the World**
- First Bank Spotted in Times Square**

About Us Working at First Bank Bank Owned Properties Contact Us Stock Performance Investor Relations Privacy Policy Online Fraud & ID Theft Oversight/Whistleblowers

Personal Checking Accounts Savings Accounts & CDs Premium Credit Card with Rewards Personal Loans One Rewards Program

Business Business Checking Business Credit Cards Savings Accounts Business Credit Cards with Rewards Treasury Services Business Loans

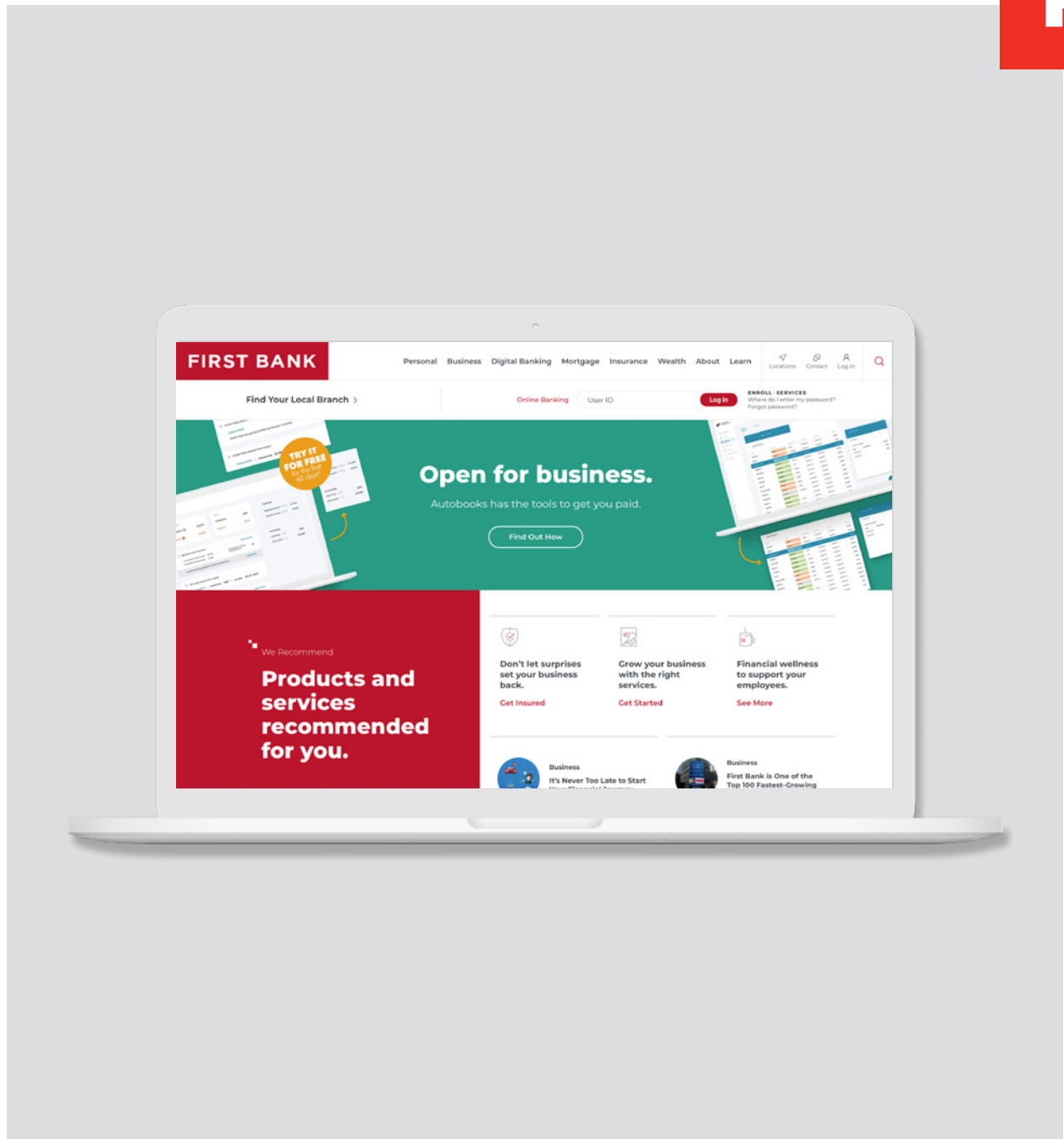
Digital Banking Direct Deposit Mobile Banking Payments Services Mobile Alerts 24/7 Support

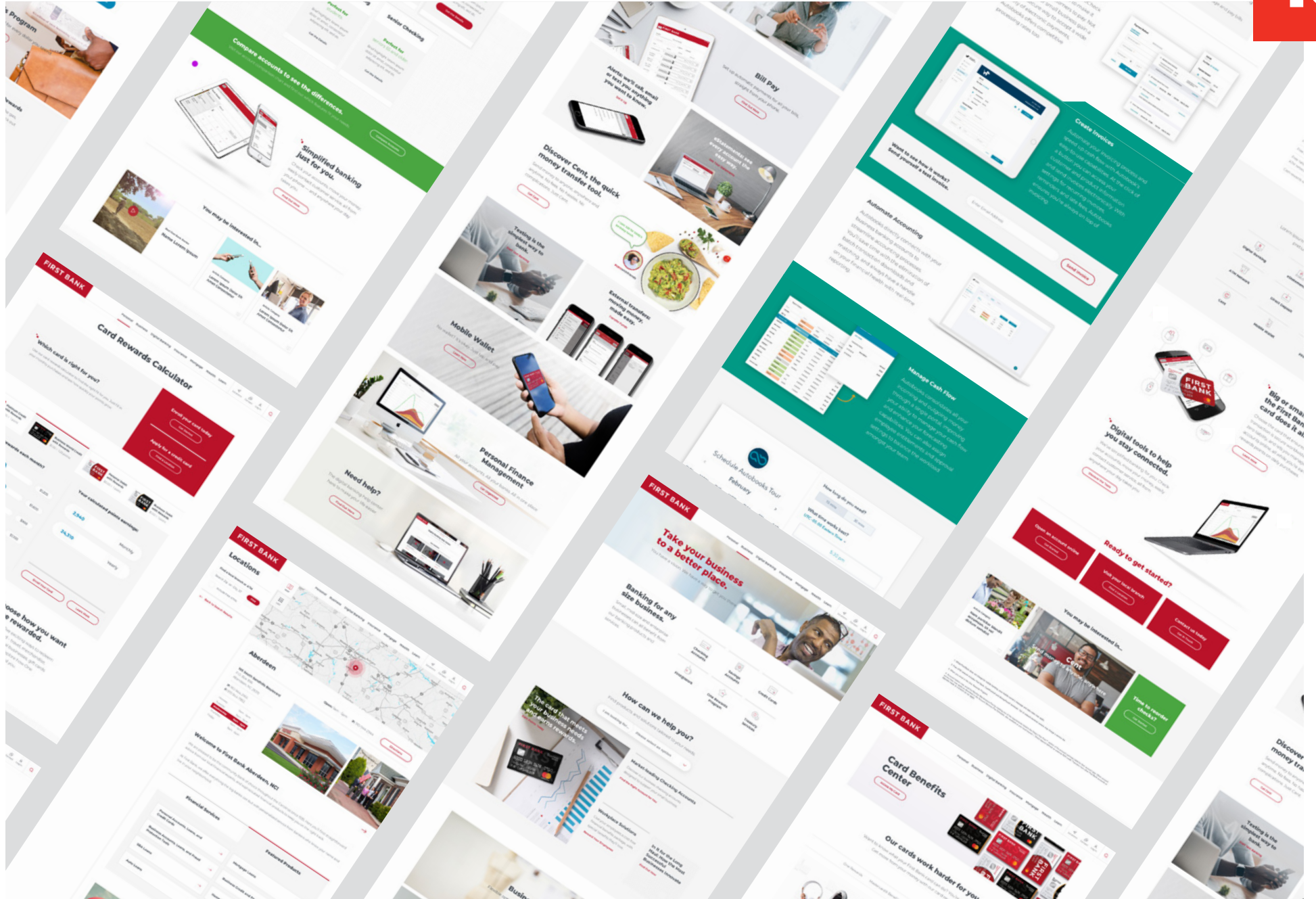
Mortgage Fixed Rates Adjustable Rates VA Loans Health Care Savings Loans Construction Loans

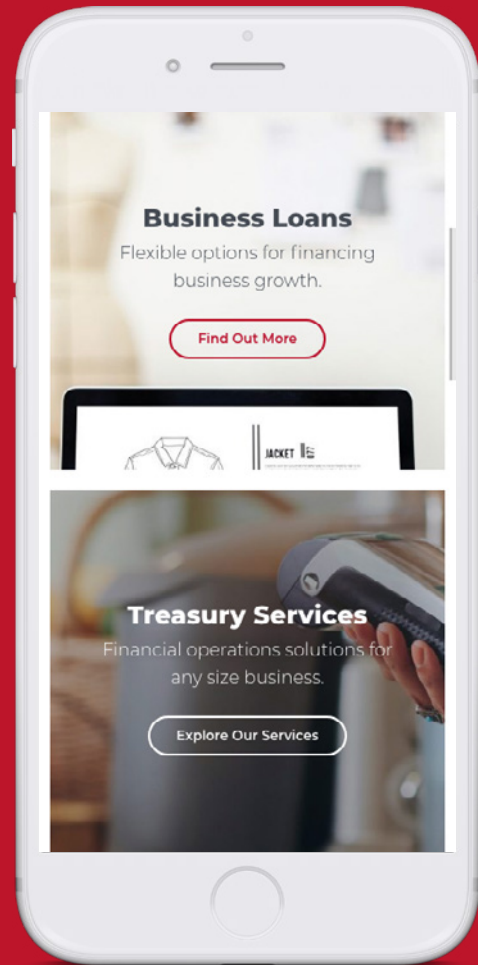
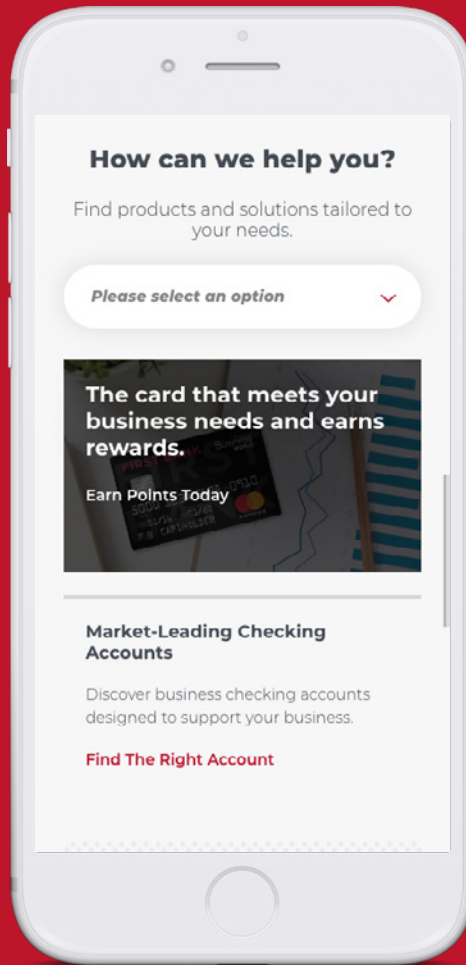
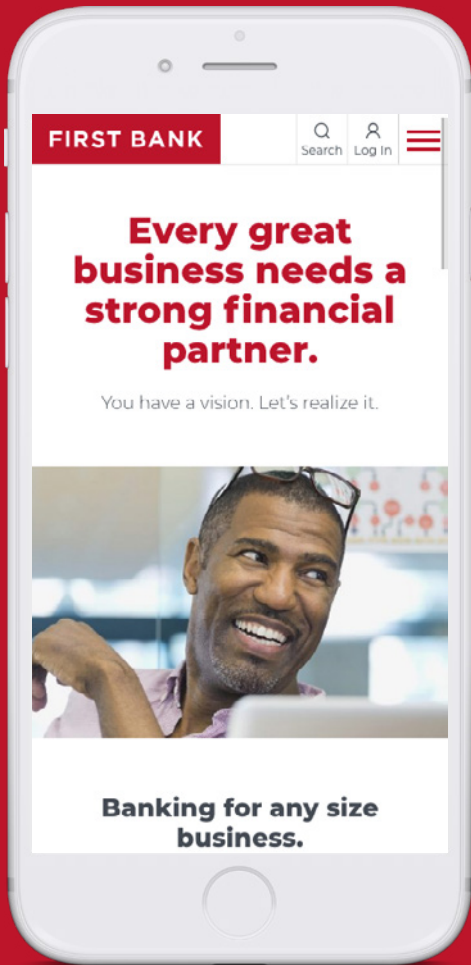
Wealth Wealth Advisor

Insurance Personal Insurance Business Insurance Get a Quote

f t in







Third Party Integrations

iLendX Online account opening	Glia Tech support co-browsing sessions	Blend Online mortgage applications	Q2 Online banking
Q4 New investor site	WooBox Good Deeds entry	Everi-Fi Financial wellness courses	Pardot Data feeds
TSM Content feeds & transition	Yext Locations information custom export tools	ADP Careers job openings	Breakaway Loyalty One Rewards website
Fraud Watch Detection of fraudulent websites	Google Tag manager and analytics	Twillio Text messaging	Autobooks Integrated scheduler

In-Branch Campaigns



Financial Wellness Campaign

FIRST BANK Plan for a lifetime of financial health.

myMoney

Set a budget
See your stats
Monitor account balances from any financial institution

GET STARTED TODAY:
localfirstbank.com/joy

© 2018. Banking services Member FDIC.

FIRST BANK Free courses on the financial basics.

Four interesting ways to master the money life: buying a home, car financing, college savings, and more.

Take your money to the next level with localfirstbank.com/myMoney

FIRST BANK **wellness.**

Available for free within First Bank's online and mobile banking.

Set a budget
See your stats and easy-to-track account balances from any financial institution
Start by visiting localfirstbank.com/myMoney

Mortgages

Total Cost & Monthly Payments
Adjust to see how each item affects your final mortgage agreement.

Variables	
Cost of House	\$300,000
Percent of Down Payment	10% (\$21,000)
Interest Rate	4.5% APR
Length of Loan	20 Years

Mortgage

Spending

Apr 18 - May 17

Total Amount
\$1,578.64
Select to View Transactions

FIRST BANK

Plan for a lifetime of financial health.
Joy at every step with easy financial prep.

Join our online learning courses with myMoney, our money and budget management tool, for full visibility into your financial data.

Courses built just for you.

Access a free suite of online courses to help you prepare for all your goals—from buying a home to paying for a wedding, from locking your first car to helping your children.

Tutorials for Every Situation

Discover that a little financial know-how can go a long way toward helping you better manage your money and your life.

- Financial Basics
- Spending List
- Paying for College
- Major Life Events

Put your learning to work with myMoney, our budget and money management tool.

myMoney tracks your financial picture in real-time and plan for a lifetime of joy.

See Your Stats

Access your stats at any time, anywhere. myMoney tracks your financial picture in real-time and plan for a lifetime of joy.

Create Transaction Categories

Set your own categories for your transactions. myMoney tracks your financial picture in real-time and plan for a lifetime of joy.

Align Your Accounts

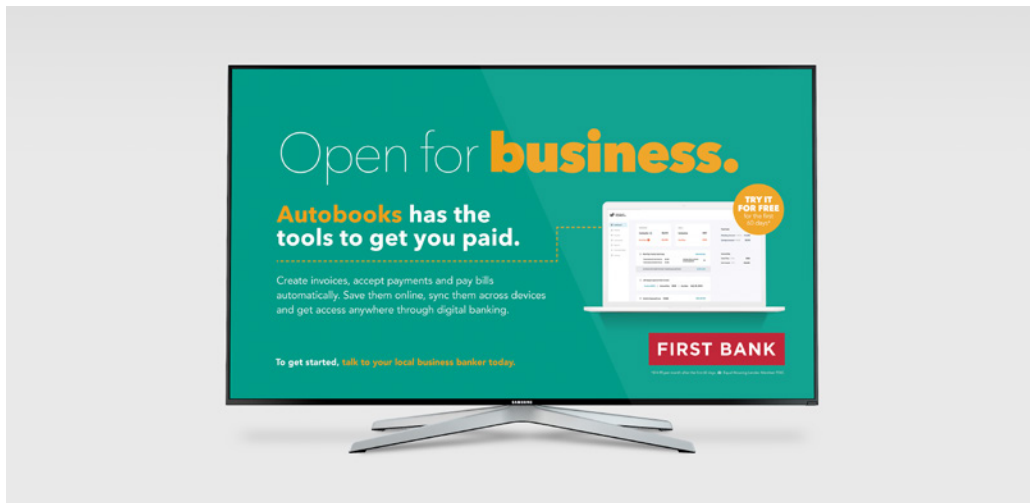
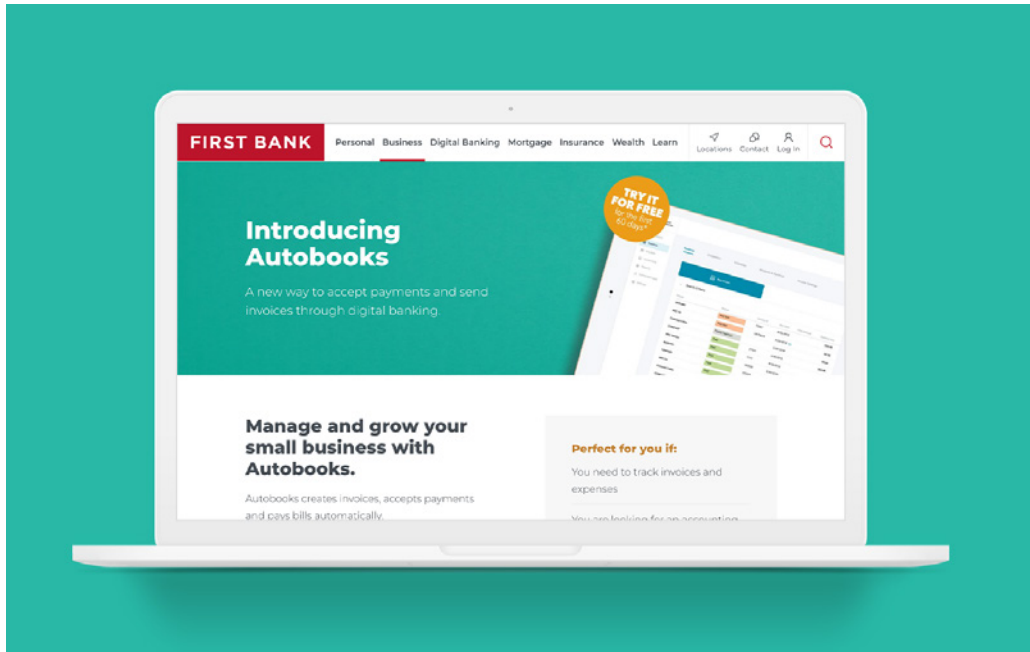
Link to accounts from other financial institutions with your First Bank account to get a full picture of all your money in one place.

Start your journey to financial joy.

Start your first tutorial
See how your money moves

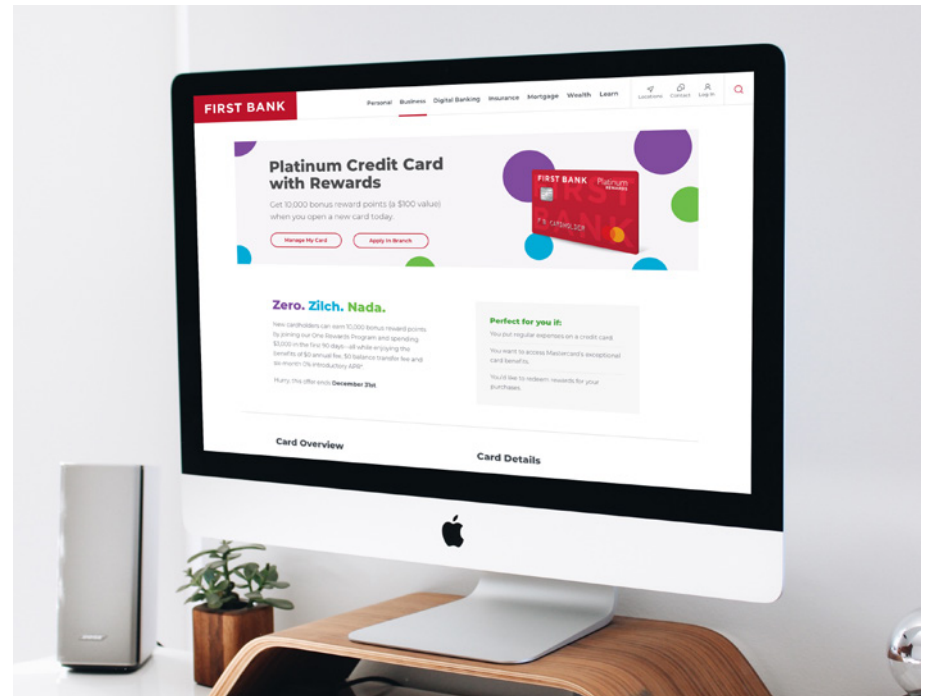
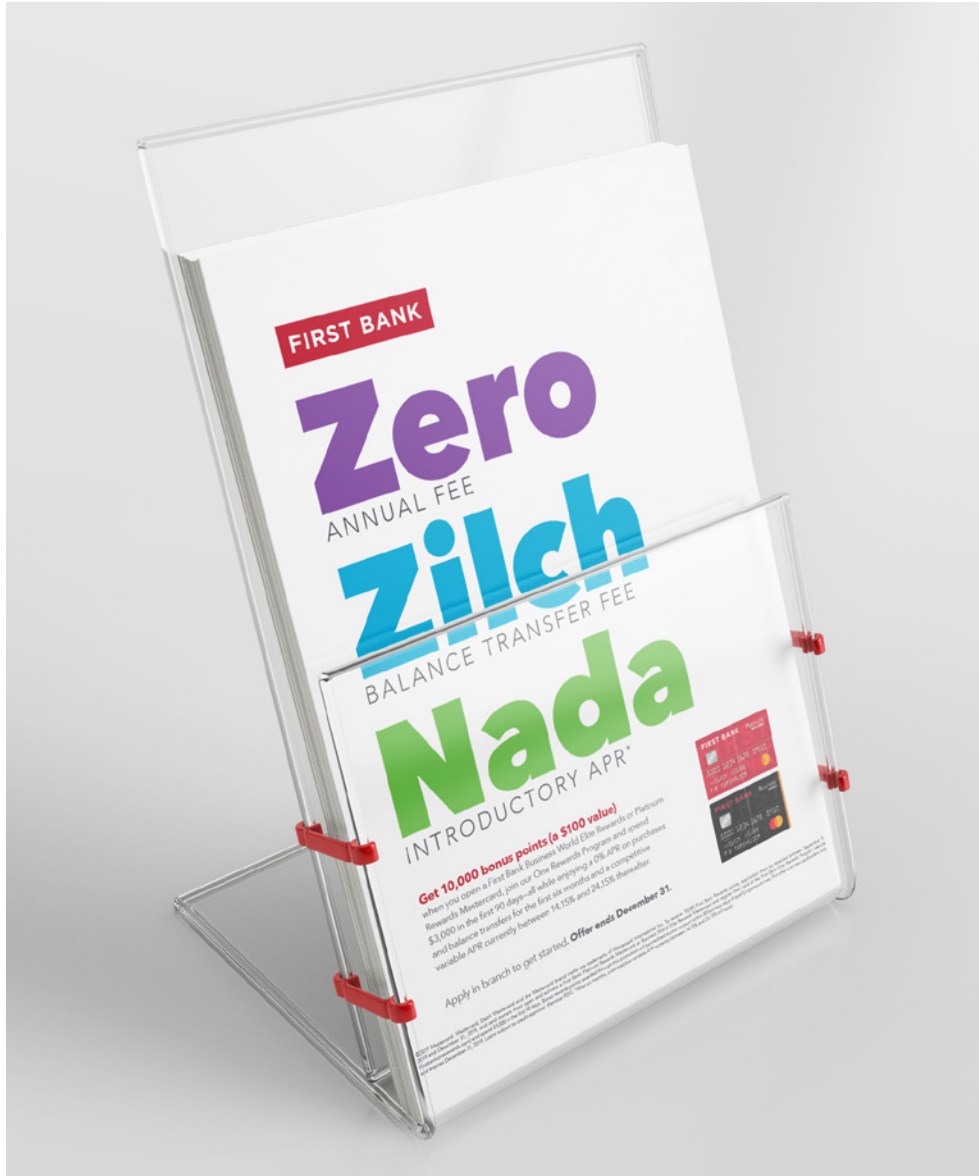


Autobooks Campaign



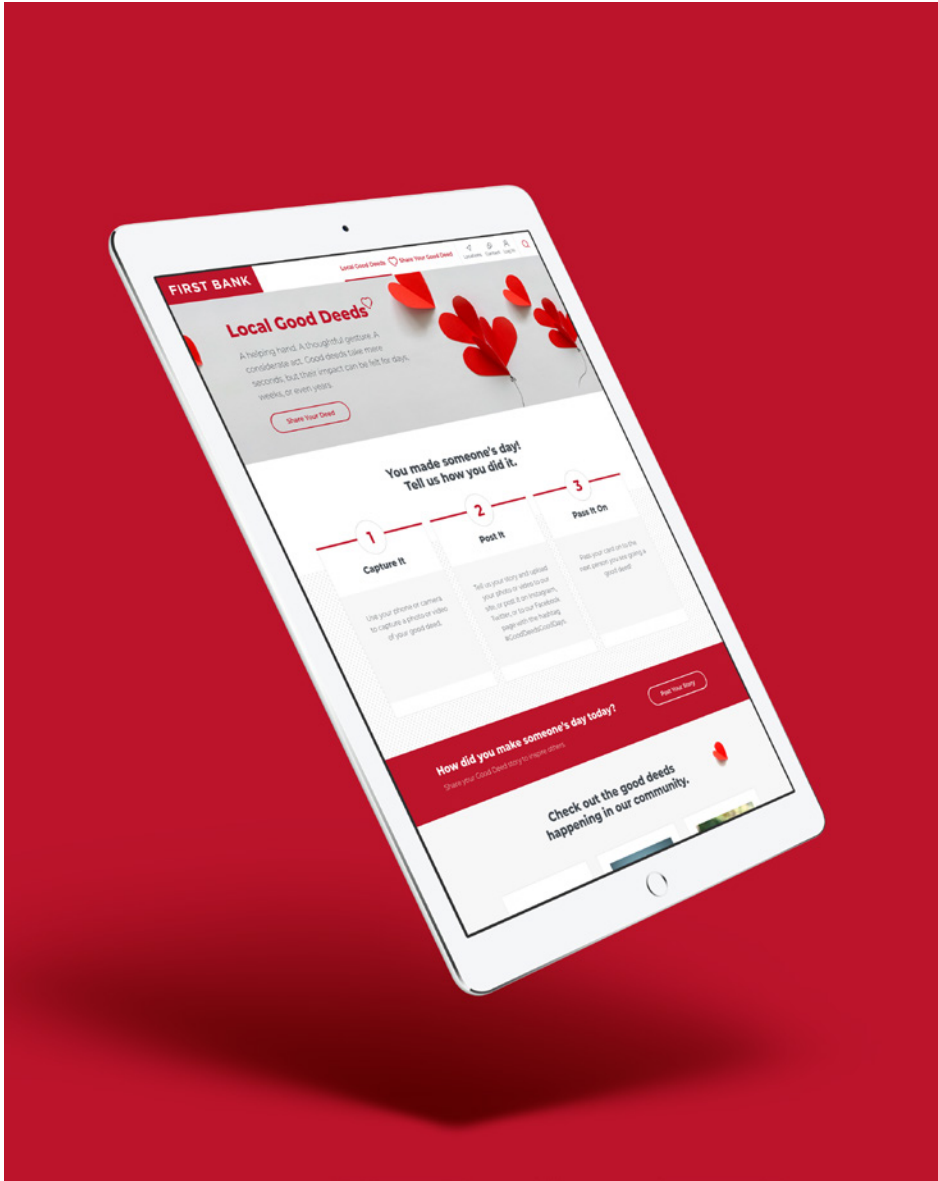


Credit Card Campaign





Good Deeds Campaign





Debit Card Campaign



Love at first swipe.

<p>Use Your Debit Card More Than 50 Times from April 1 to June 30 Get \$5 in Rewards Points*</p>	<p>Use Your Debit Card More Than 100 Times from April 1 to June 30 Get \$15 in Rewards Points*</p>
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FIRST BANK

For more information visit:
localfirstbank.com/debitcard

*Offer only valid on purchases made with your First Bank debit card between April 1 to June 30, 2025. This must be registered to First Bank One Rewards before June 30, 2025 in order to receive the bonus points. Points will be added to your One Rewards account on or before July 31, 2025. © First Printing Center Member FDIC.

Consumer Marketing



'You Are Amazing' Ad Series

You, the business owner who balances the needs of your customers, builds the local economy, and supports your family one sale at a time.

We see you, and we're here to help with the cash flow, payroll, business loan and fraud protection services you need to keep growing.

localfirstbank.com/business



YOU
are amazing.


FIRST BANK

Equal Housing Lender | Member FDIC

You, the community newcomer who's looking to find that perfect home for your family and put down roots.

We see you, and we're here to help with personalized home loan options, competitive rates, and a fast turnaround time on paperwork so that you can get settled in sooner.

localfirstbank.com/mortgage



YOU
are amazing.

FIRST BANK

Equal Housing Lender | Member FDIC

You, the first in your family to go to college, and you're working full time to support your family.

We see you, and we're here to help with a no-hassle checking account, a credit card with rewards, free financial education resources, and a local team that knows your name and believes in your dream for the future.

localfirstbank.com



YOU
are amazing.

FIRST BANK

Equal Housing Lender | Member FDIC

MARCOM
PLATINUM
WINNERS



'Brighter Futures' Ad Series

First Bank is committed to creating brighter futures, starting with yours.

- CONVENTIONAL ADJUSTABLE-RATE LOANS
- CONVENTIONAL FIXED-RATE LOANS
- GOVERNMENT LOANS
- JUMBO LOANS
- ONE-TIME-CLOSE CONSTRUCTION TO PERMANENT LOANS

FIRST BANK localfirstbank.com

First Bank is committed to creating brighter futures, starting with yours.

- RETIREMENT PLANNING
- WEALTH MANAGEMENT
- INVESTMENTS
- LIFE & LONG TERM CARE INSURANCE

FIRST BANK localfirstbank.com

First Bank is committed to creating brighter futures, starting with yours.

- BUSINESS CREDIT CARD WITH REWARDS
- LINE OF CREDIT
- BUSINESS LOANS
- SBA LOANS
- COMMERCIAL MORTGAGES

FIRST BANK localfirstbank.com

First Bank is committed to creating brighter futures, starting with yours.

- CAMPUS CHECKING
- CREDIT CARD WITH REWARDS
- PERSONAL LOANS
- FREE FINANCIAL EDUCATION RESOURCES

FIRST BANK localfirstbank.com



'Launch to Legacy' Ad Series

FIRST BANK

With you from launch to legacy.

"Lorem ipsum dolor sit amet, consectetur adipiscing elit. Sed molestie bibendum placerat. Sed mi turpis, pulvinar vitae tempus eu, dignissim id tortor. Duis nec est sagittis, fringilla nisl ac, tempor neque. In a arcu diam imperdiet sagittis."

JOHN DOE, JOHN DOE BUILDING CO.



CHECKING ACCOUNTS | SAVINGS ACCOUNTS | CREDIT CARDS | TREASURY SERVICES | FIRST@WORK

localfirstbank.com/business

Equal Housing Lender | Member FDIC

FIRST BANK

With you from launch to legacy.

"Lorem ipsum dolor sit amet, consectetur adipiscing elit. Sed molestie bibendum placerat. Sed mi turpis, pulvinar vitae tempus eu, dignissim id tortor. Duis nec est sagittis, fringilla nisl ac, tempor neque. In a arcu diam imperdiet sagittis."

JANE DOE, DOE MUSICAL INSTRUMENTS



CHECKING ACCOUNTS | SAVINGS ACCOUNTS | CREDIT CARDS | TREASURY SERVICES | FIRST@WORK

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Equal Housing Lender | Member FDIC

FIRST BANK

With you from launch to legacy.

"Lorem ipsum dolor sit amet, consectetur adipiscing elit. Sed molestie bibendum placerat. Sed mi turpis, pulvinar vitae tempus eu, dignissim id tortor. Duis nec est sagittis, fringilla nisl ac, tempor neque. In a arcu diam imperdiet sagittis."

JANE DOE, JANE DOE DESIGNS



CHECKING ACCOUNTS | SAVINGS ACCOUNTS | CREDIT CARDS | TREASURY SERVICES | FIRST@WORK

localfirstbank.com/business

Equal Housing Lender | Member FDIC



Welcome Card





Postcard Handouts





Tips For Teens Brochure





Brochures





Flyers

A collage of various First Bank promotional flyers, including:

- Attorney Essentials:** Your operating account, QVISA and cash flow solutions all in one convenient package.
- Attending your operating account and QVISA together makes you for the following benefits:**
 - Maintaining your operating account and QVISA together makes you for the following benefits:
 - Pay no fee for incoming or outgoing wire
 - No monthly account maintenance fees
 - Receive email notifications for incoming wire
 - Ability to manage all accounts online with virtual account
 - Integrate with your First Bank account
 - All fees for additional transfer services, stop pay or return checks will be charged to the operating account
- Ready to get started?** Contact us at FirstBank@firstbank.com or call 800-888-8888
- Additional Services:**
 - Free Online Wire
 - Check Transfer Pay & Act Back
 - Secure Digital Banking
 - Remote Deposit Capture
- Peace of Mind:**
 - 24-hour customer support
 - Account alerts and notifications
 - Mobile app for managing your account
 - Free credit monitoring
 - Free identity theft protection
 - Free fraud monitoring
 - Free identity theft protection
 - Free identity theft protection
- Financial Wellness:**
 - Free financial counseling
 - Free financial counseling
 - Free financial counseling
- Convenience:**
 - Free financial counseling
 - Free financial counseling
 - Free financial counseling
- Ready to get started?** Contact us at FirstBank@firstbank.com or call 800-888-8888
- ReSubmitIt®:** First Bank's electronic check recovery service, and it can significantly reduce the burden of collecting funds from NSF checks, while potentially doubling your recovery rate.
- Benefits That Support Your Profit:**
 - Position from liquidated checks
 - Collect on over 100 million checks
 - Get 100% of the face value for all checks that are collected electronically
 - Collection process is fully automated
 - Integrates with your existing accounting software
 - Integrates with your existing accounting software
 - Integrates with your existing accounting software
- How ReSubmitIt Works:**
 - Submit checks to First Bank from First Bank to ReSubmitIt and we will automatically scan, validate and deposit them for you.
 - ReSubmitIt is programmed to send to "other clear" bank checks to a First Bank secondary collection agent.
 - First Bank will re-submit checks if they are not cleared by the first attempt.
 - Most personal checks in a business under \$2500 and less than 100 days old
- Ready to get started?** Contact us at FirstBank@firstbank.com or call 800-888-8888
- Introducing Autobooks:** A new way to accept payments and send invoices through digital banking.
- Benefits Perfect For Everyone:**
 - Send invoices online
 - Eliminate printing and mailing costs
 - Reduce risk of lost or damaged invoices
 - Improve cash flow
 - Reduce risk of late or missed payments
 - Reduce risk of late or missed payments
 - Reduce risk of late or missed payments
- Automate Accounting:**
 - Send invoices online
 - Eliminate printing and mailing costs
 - Reduce risk of lost or damaged invoices
 - Improve cash flow
 - Reduce risk of late or missed payments
 - Reduce risk of late or missed payments
 - Reduce risk of late or missed payments
- Save Time & Money:**
 - Reduce processing time to less than 24 hours
 - 100% of the face value for all checks that are collected electronically
 - 100% of the face value for all checks that are collected electronically
 - 100% of the face value for all checks that are collected electronically
- Ready to get started?** Contact us at FirstBank@firstbank.com or call 800-888-8888
- Get More Out of Your Card:**
 - Maximize your credit card benefits
 - Maximize your credit card benefits
 - Maximize your credit card benefits
- Checklist:**
 - Checklist
 - Checklist
 - Checklist
- Ready to get started?** Contact us at FirstBank@firstbank.com or call 800-888-8888
- First Bank New Year. New Name. Introducing the First Bank Business World Elite Mastercard®:**
 - With a fancy new look, the perfect business credit card has come to Southern Pines. The sleek card you get has the same benefits as the original Business World Elite Mastercard, but now it's even more powerful.
 - Benefits You Can't Count On:
 - 24-hour customer support
 - Account alerts and notifications
 - Mobile app for managing your account
 - Free credit monitoring
 - Free identity theft protection
 - Free fraud monitoring
 - Free identity theft protection
 - Free identity theft protection
- Get More Out of Your Card:**
 - Maximize your credit card benefits
 - Maximize your credit card benefits
 - Maximize your credit card benefits
- Checklist:**
 - Checklist
 - Checklist
 - Checklist
- Ready to get started?** Contact us at FirstBank@firstbank.com or call 800-888-8888
- First Bank Insurance Services We're on the Move:**
 - Exciting News! We're moving to a new office in Southern Pines, NC. Just 100 yards from the old office, we're now located at 100 S. Broad St., Southern Pines, NC 28769. We'll be able to reach you at the new location starting on January 1, 2019.
 - Some Faces, New Spaces: Although we're closing the office at 100 S. Broad St., Southern Pines, you'll still be able to reach us at the new location. Our new office will be located at 245 S. Broad St., Southern Pines, NC 28769. We'll be able to reach you at the new location starting on January 1, 2019.
 - Thank you for choosing First Bank Insurance Services. We appreciate your loyalty and look forward to serving you in our new office space later this fall.
 - Your Insurance Experts:
 - Shari Ivy: shari@firstbank.com, 707-225-0200
 - Darby White: darby@firstbank.com, 707-225-0200
 - Scott Faldut: scott@firstbank.com, 707-225-0200
 - Melissa Wheeler: melissa@firstbank.com, 707-225-0200
 - David Lane: david@firstbank.com, 707-225-0200
 - Erin Cook: erin@firstbank.com, 707-225-0200
- First Bank A special offer for First Bank mortgage customers:**
 - Get exclusive access to a complete banking package for mortgage customers, including a complimentary credit report and a complimentary home appraisal.
 - Checklist & Savings:
 - Checklist & Savings
 - Checklist & Savings
 - Checklist & Savings
 - Also save \$100 in reward points when you...
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 - Also save \$100 in reward points when you...
 - Also save \$100 in reward points when you...
 - Ready to get started? Contact us at FirstBank@firstbank.com or call 800-888-8888
- First Bank Attorney Essentials:**
 - Your operating account, QVISA and cash flow solutions all in one convenient package.
 - Maintaining your operating account and QVISA together makes you for the following benefits:
 - Maintaining your operating account and QVISA together makes you for the following benefits:
 - Pay no fee for incoming or outgoing wire
 - No monthly account maintenance fees
 - Receive email notifications for incoming wire
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 - 100% of the face value for all checks that are collected electronically
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 - 100% of the face value for all checks that are collected electronically
 - Ready to get started? Contact us at FirstBank@firstbank.com or call 800-888-8888
- First Bank A special offer for First Bank mortgage customers:**
 - Get exclusive access to a complete banking package for mortgage customers, including a complimentary credit report and a complimentary home appraisal.
 - Checklist & Savings:
 - Checklist & Savings
 - Checklist & Savings
 - Checklist & Savings
 - Also save \$100 in reward points when you...
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 - Also save \$100 in reward points when you...
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 - With a fancy new look, the perfect business credit card has come to Southern Pines. The sleek card you get has the same benefits as the original Business World Elite Mastercard, but now it's even more powerful.
 - Benefits You Can't Count On:
 - 24-hour customer support
 - Account alerts and notifications
 - Mobile app for managing your account
 - Free credit monitoring
 - Free identity theft protection
 - Free fraud monitoring
 - Free identity theft protection
 - Free identity theft protection



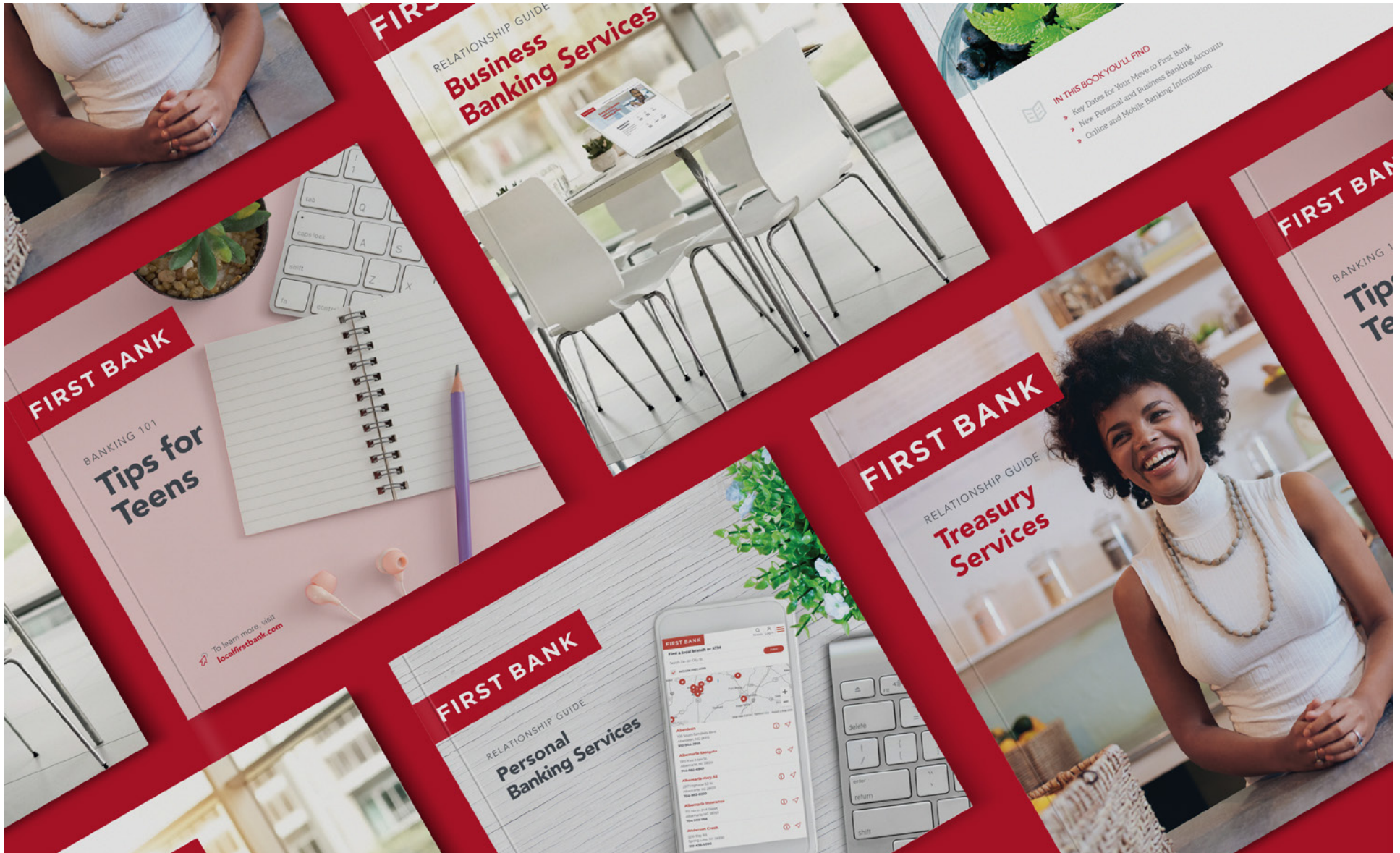
World Elite Rollout



Internal Marketing



Services Guides





2018 Annual Report





2019 Annual Report Letter

FIRST BANCORP

2019 Year In Review

Richard H. Moore
Chief Executive Officer

Dear Shareholders, Customers, and Friends,

I am pleased to report on a very successful year for our company. Our net income rose to an all-time high of \$97.0 million or \$2.15 per share, or \$3.01 per share for 2018. Our 2019 earnings amounted to a return on average assets of 1.32%, which is excellent for the industry.

Our strong earnings enabled your Board of Directors to announce two dividend increases during 2019 and a quarterly raise over the declared rate for 2018. We also issued a portion of our common stock and to announce another \$40 million share repurchase authorization for 2020.

These shareholder-friendly actions along with our high-potential daily average asset growth for the year, raised our total stock value to \$2.1 billion as of December 31, 2019. For the long year period ended December 31, 2019, our total stock return was 132%, compared to an index of similarly sized banks, which rose 92%.

We also experienced solid balance sheet growth in 2019, with loans outstanding increasing 4.8%, and total deposits increasing by 5.8%. With a deposit rise of 7.4% for the year, our ratio of nonperforming assets to total assets of 0.22% at December 31, 2019 was the lowest it has been in any year since 2007.

We continue to invest in technology in order to provide the most convenience and best possible experience for our customers. We made major investments in our retail banking solutions during the year and two factors in our mobile phone app investment to be noted are Zelle, a widely used peer-to-peer payment app, and mobile app. In 2019, our app and mobile app are used by more than 1.7 million, an all-time high.

As it relates to physical locations, we are making investments in both Charlotte and Raleigh, two of the highest-growth markets in the Southeast, but we expect our business to keep growing our share of assets.

In 2019, our investment led to two state mergers, in June, I led state management, as one of the three banks in North Carolina, and I was hired to help shape our future growth.

In September, I was recognized as one of the Top 100 Corporate Executives for 2019 by *Forbes* magazine. I was also named as one of the Top 100 Bankers in North Carolina, and I was named as one of the Top 100 Bankers in North Carolina, and I was named as one of the Top 100 Bankers in North Carolina.

We look forward to continuing to optimize our performance in 2020.

Securely,
Richard H. Moore
Chief Executive Officer

2019 Year in Review

Our customers. We made major investments in our retail banking solutions during the year and two factors in our mobile phone app investment to be noted are Zelle, a widely used peer-to-peer payment app, and mobile app. In 2019, our app and mobile app are used by more than 1.7 million, an all-time high.

“we believe our mobile phone app continues to be best in class, which includes our recent addition of Zelle, a widely-used peer-to-peer payment app.”

Zelle
A fast, safe and easy way to send money to friends and family, Zelle is the most widely used peer-to-peer payment app in the U.S.

First Bank has established strong ties to be our customers with the bank's headquarters in Charlotte, NC and branches in 150 locations. This year, we have added 100 new branches, which will help us serve our customers better. We have also added 100 new branches, which will help us serve our customers better. We have also added 100 new branches, which will help us serve our customers better.

5 Year Total Return of \$100 Investment as of December 31, 2019

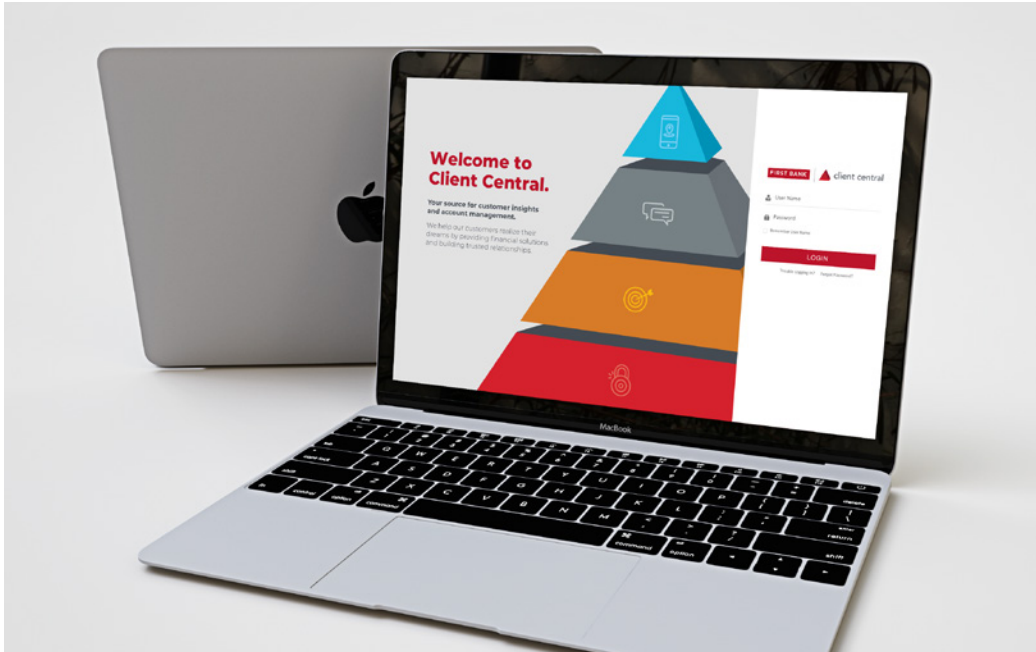
Investment	Total Return
First Bancorp	132%
DIA	92%
Index (S&P 500)	92%

Fortune
One of the Top 100 Fastest-Growing Companies in the World

Forbes
One of the Top 100 Best Corporate Bankers for 2019

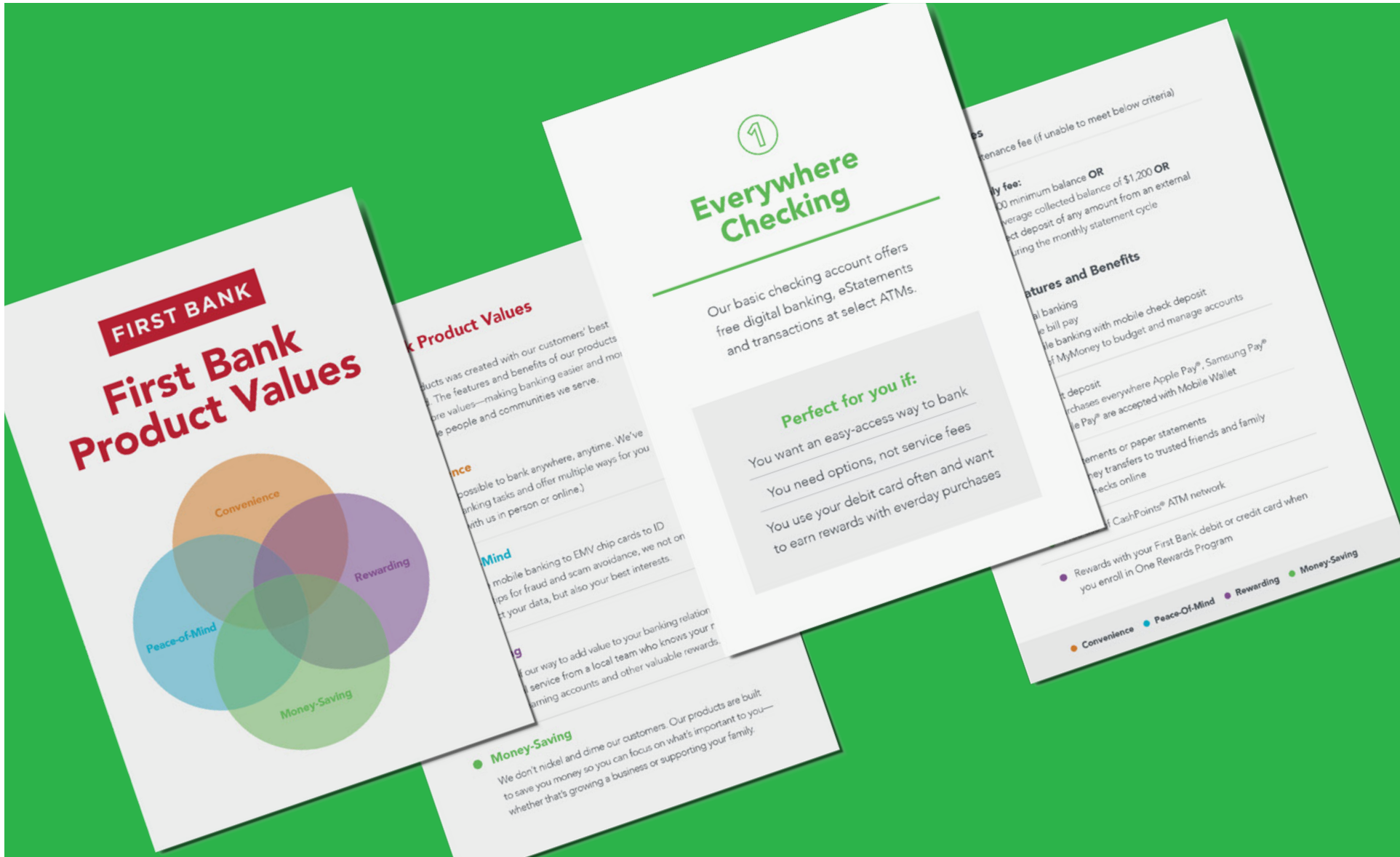


Client Central



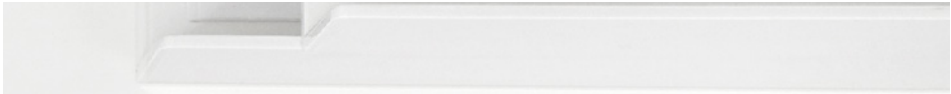


Account Flash Cards





Checking Account Placemats



Personal Checking Account Comparison

FIRST BANK

Everywhere Checking	Everywhere Plus	Everywhere Premium	Senior Checking	Campus Checking
Our basic checking account offers budget banking, statements and payments at select ATMs.	A rewarding account with all of the benefits of Everywhere Checking, plus more interest on your balances.	Our top-tier checking account that includes savings interest on your balance and free membership checks.	Our Senior Checking account, for seniors age 55, is free of monthly fees with automatic direct deposit.	Our Campus Checking account, for college and graduate students under 25, is free of monthly fees.
WAYS TO KEEP IT FREE FREE*	WAYS TO KEEP IT FREE FREE*	WAYS TO KEEP IT FREE FREE*	WAYS TO KEEP IT FREE FREE*	WAYS TO KEEP IT FREE FREE*
\$400 Minimum Daily Balance \$1,000 Average Collected Balance	\$1,200 Minimum Daily Balance \$2,400 Average Collected Balance	\$5,000 Minimum Daily Balance \$10,000 Average Collected Balance	\$400 Minimum Daily Balance \$1,200 Average Collected Balance	\$0 Monthly Maintenance Fee
Receive a direct deposit of any amount during the monthly statement cycle†	\$12 Monthly Maintenance Fee† (if unable to meet any of above criteria)	\$0 Monthly Maintenance Fee† (if unable to meet any of above criteria)	\$0 Monthly Maintenance Fee† (if unable to meet any of above criteria)	\$0 Monthly Maintenance Fee† (if unable to meet any of above criteria)
\$8 Monthly Maintenance Fee† (if unable to meet any of above criteria)	\$50 Minimum to Open	\$30 Monthly Maintenance Fee† (if unable to meet any of above criteria)	\$8 Monthly Maintenance Fee† (if unable to meet any of above criteria)	\$50 Minimum to Open
\$50 Minimum to Open	BENEFITS YOU WILL ENJOY	\$80 Minimum to Open	BENEFITS YOU WILL ENJOY	BENEFITS YOU WILL ENJOY
BENEFITS YOU WILL ENJOY	Debit card with rewards Access to expense and secure digital banking tools Mobile banking with mobile check deposit Quick money transfers to anyone with person-to-person payments Free ATM network†	BENEFITS YOU WILL ENJOY	Debit card with rewards Access to expense and secure digital banking tools Mobile banking with mobile check deposit Quick money transfers to anyone with person-to-person payments Budget and manage accounts using myMoney Free ATM network†	Debit card with rewards Access to expense and secure digital banking tools Mobile banking with mobile check deposit Quick money transfers to anyone with person-to-person payments Budget and manage accounts using myMoney Free ATM network†
Quick money transfers to anyone with person-to-person payments Budget and manage accounts using myMoney Free ATM network†	EASY TO ADD PRODUCTS	Free ATM network† No First Bank transaction fees on out-of-network ATM†	Quick money transfers to anyone with person-to-person payments Budget and manage accounts using myMoney Free ATM network†	Debit card with rewards Access to expense and secure digital banking tools Mobile banking with mobile check deposit Quick money transfers to anyone with person-to-person payments Budget and manage accounts using myMoney Free ATM network†
EASY TO ADD PRODUCTS	Everywhere Savings or Money Market Account Ready Reserve – overdraft line of credit First Bank Platinum Credit Card with rewards†	Free member checks or 50% interest design Four-face official check per statement Free or discounted safe deposit box	EASY TO ADD PRODUCTS	EASY TO ADD PRODUCTS
Everywhere Savings or Money Market Account Ready Reserve – overdraft line of credit First Bank Platinum Credit Card with rewards†	EASY TO ADD PRODUCTS	Everywhere Savings or Money Market Account Ready Reserve – overdraft line of credit First Bank Platinum Credit Card with rewards†	EASY TO ADD PRODUCTS	EASY TO ADD PRODUCTS

* Other account defined as personal checking, business checking or deposit made to a debit card only. † Interest-bearing and non-interest-bearing accounts are subject to the applicable terms and conditions of the applicable account. Other account cards may not apply as described in the account agreement. Deposit transactions are subject to the applicable terms and conditions of the applicable account. † ATM network is subject to the applicable terms and conditions of the applicable account. † ATM network is subject to the applicable terms and conditions of the applicable account. † ATM network is subject to the applicable terms and conditions of the applicable account.

Business Checking Account Comparison

FIRST BANK

Business Essentials	Business Interest	Business Advantage	Commercial Analysis	Community Checking
Available and convenient options for all business checking needs. Includes statements and payments at select ATMs.	A checking account with all of the benefits of Business Essentials, plus more interest on your balances.	A business checking account that includes savings interest on your balance and free membership checks.	A checking account with all of the benefits of Business Essentials, plus more interest on your balances.	A checking account with all of the benefits of Business Essentials, plus more interest on your balances.
WAYS TO KEEP IT FREE FREE*	WAYS TO KEEP IT FREE FREE*	WAYS TO KEEP IT FREE FREE*	WAYS TO KEEP IT FREE FREE*	WAYS TO KEEP IT FREE FREE*
\$0 Minimum Daily Balance \$0 Average Collected Balance	\$1,000 Minimum Daily Balance \$2,000 Average Collected Balance	\$5,000 Minimum Daily Balance \$10,000 Average Collected Balance	\$0 Minimum Daily Balance \$0 Average Collected Balance	\$0 Minimum Daily Balance \$0 Average Collected Balance
Receive a direct deposit of any amount during the monthly statement cycle†	\$12 Monthly Maintenance Fee† (if unable to meet any of above criteria)	\$0 Monthly Maintenance Fee† (if unable to meet any of above criteria)	\$0 Monthly Maintenance Fee† (if unable to meet any of above criteria)	\$0 Monthly Maintenance Fee† (if unable to meet any of above criteria)
\$8 Monthly Maintenance Fee† (if unable to meet any of above criteria)	\$50 Minimum to Open	\$30 Monthly Maintenance Fee† (if unable to meet any of above criteria)	\$8 Monthly Maintenance Fee† (if unable to meet any of above criteria)	\$50 Minimum to Open
\$50 Minimum to Open	BENEFITS YOU WILL ENJOY	\$80 Minimum to Open	BENEFITS YOU WILL ENJOY	BENEFITS YOU WILL ENJOY
BENEFITS YOU WILL ENJOY	Debit card with rewards Access to expense and secure digital banking tools Mobile banking with mobile check deposit Quick money transfers to anyone with person-to-person payments Free ATM network†	BENEFITS YOU WILL ENJOY	Debit card with rewards Access to expense and secure digital banking tools Mobile banking with mobile check deposit Quick money transfers to anyone with person-to-person payments Budget and manage accounts using myMoney Free ATM network†	Debit card with rewards Access to expense and secure digital banking tools Mobile banking with mobile check deposit Quick money transfers to anyone with person-to-person payments Budget and manage accounts using myMoney Free ATM network†
Quick money transfers to anyone with person-to-person payments Budget and manage accounts using myMoney Free ATM network†	EASY TO ADD PRODUCTS	Free ATM network† No First Bank transaction fees on out-of-network ATM†	Quick money transfers to anyone with person-to-person payments Budget and manage accounts using myMoney Free ATM network†	Debit card with rewards Access to expense and secure digital banking tools Mobile banking with mobile check deposit Quick money transfers to anyone with person-to-person payments Budget and manage accounts using myMoney Free ATM network†
EASY TO ADD PRODUCTS	Everywhere Savings or Money Market Account Ready Reserve – overdraft line of credit First Bank Platinum Credit Card with rewards†	Free member checks or 50% interest design Four-face official check per statement Free or discounted safe deposit box	EASY TO ADD PRODUCTS	EASY TO ADD PRODUCTS
Everywhere Savings or Money Market Account Ready Reserve – overdraft line of credit First Bank Platinum Credit Card with rewards†	EASY TO ADD PRODUCTS	Everywhere Savings or Money Market Account Ready Reserve – overdraft line of credit First Bank Platinum Credit Card with rewards†	EASY TO ADD PRODUCTS	EASY TO ADD PRODUCTS

* Other account defined as personal checking, business checking or deposit made to a debit card only. † Interest-bearing and non-interest-bearing accounts are subject to the applicable terms and conditions of the applicable account. Other account cards may not apply as described in the account agreement. Deposit transactions are subject to the applicable terms and conditions of the applicable account. † ATM network is subject to the applicable terms and conditions of the applicable account. † ATM network is subject to the applicable terms and conditions of the applicable account. † ATM network is subject to the applicable terms and conditions of the applicable account.



Brand Wall Designs

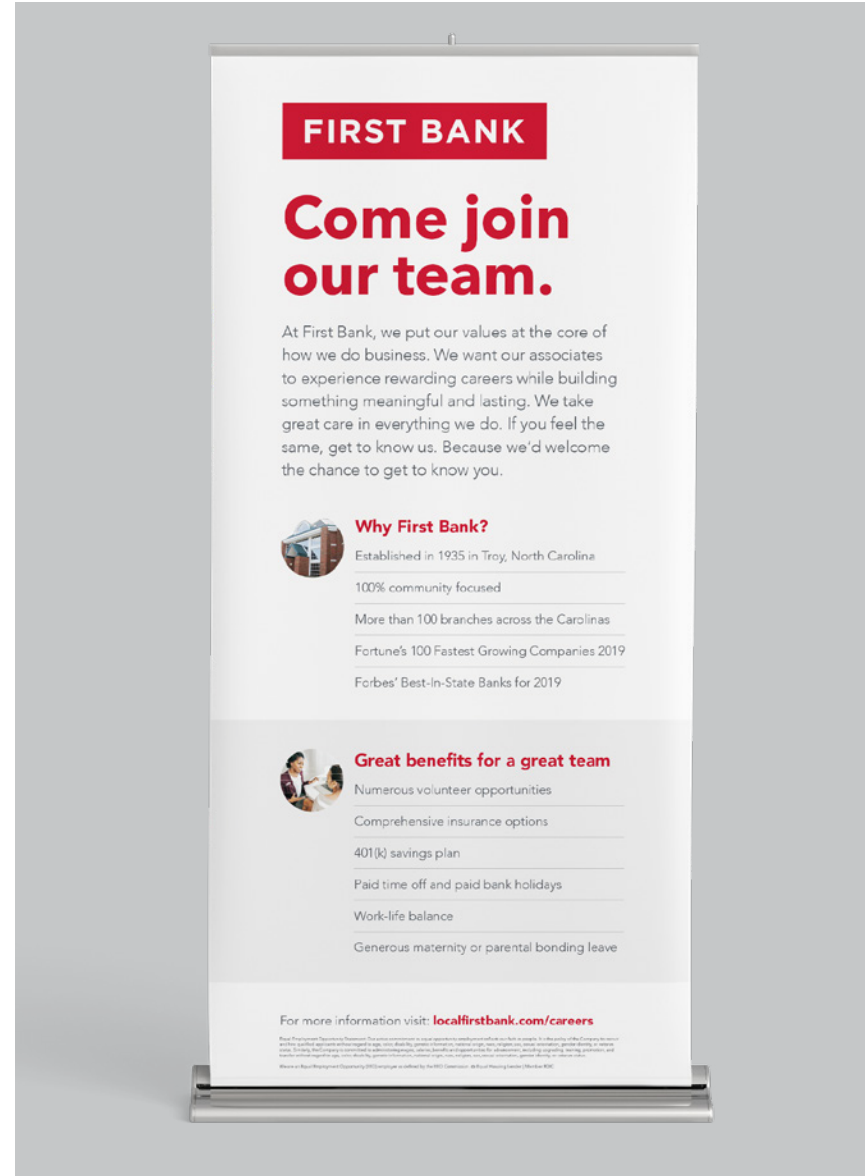
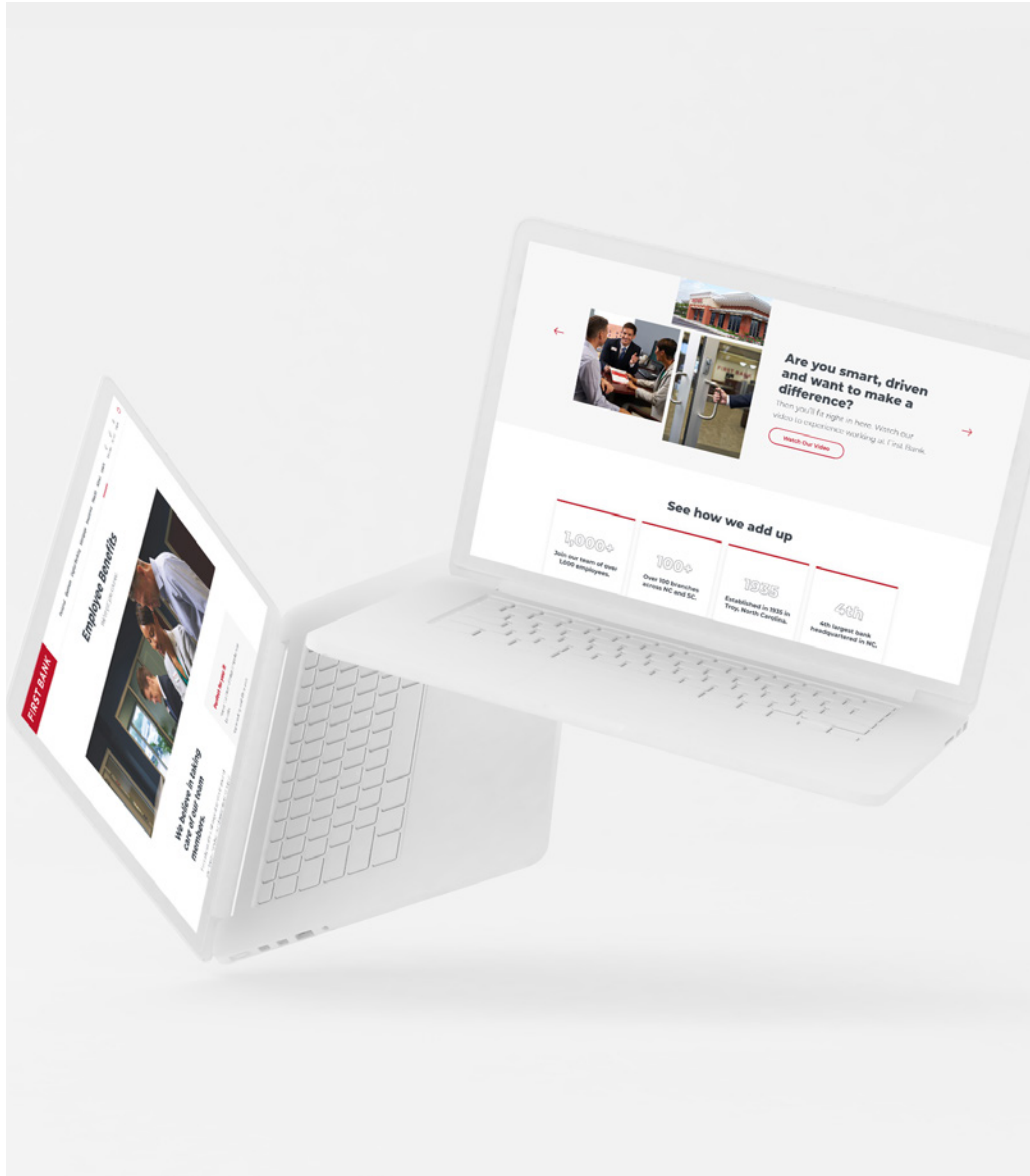


Since its start in 1935, First Bank has been an independent community bank that only answers to one thing:

You.

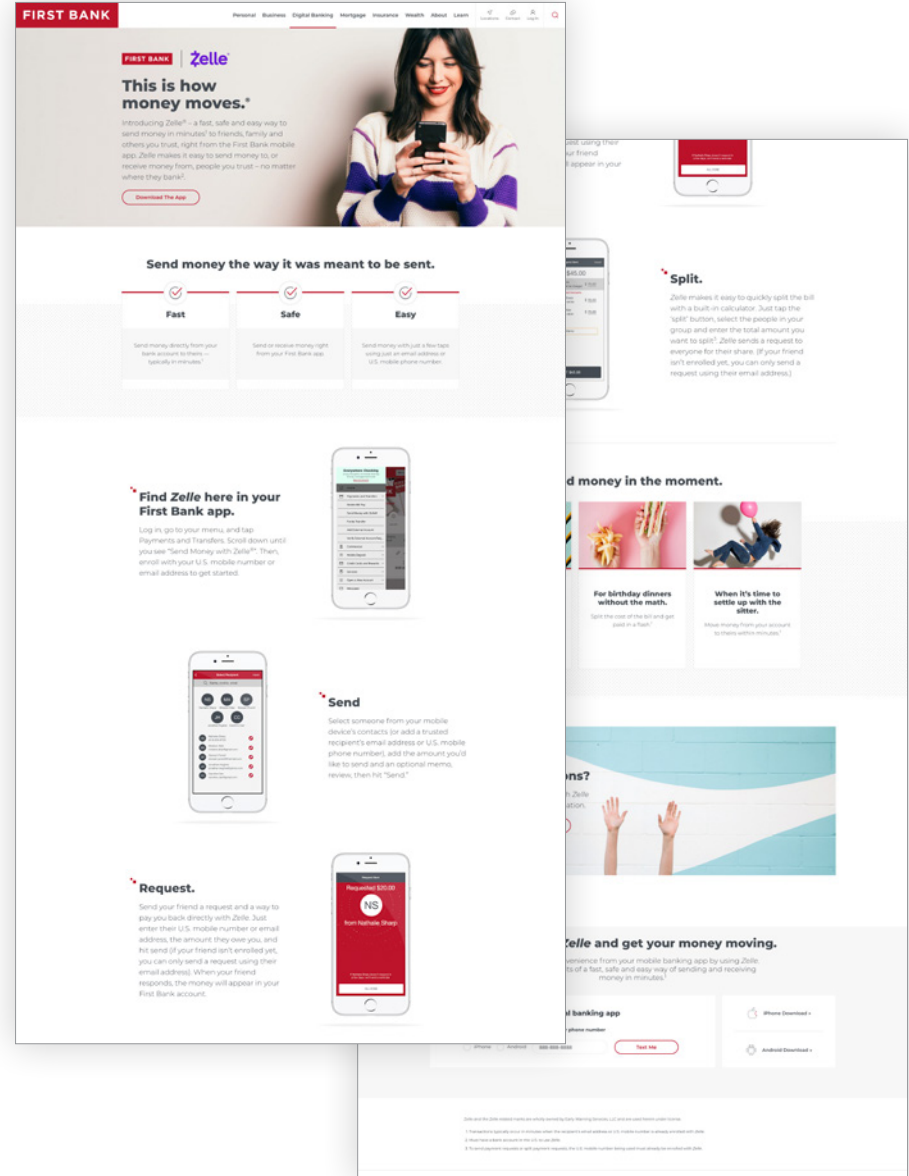


Careers Marketing



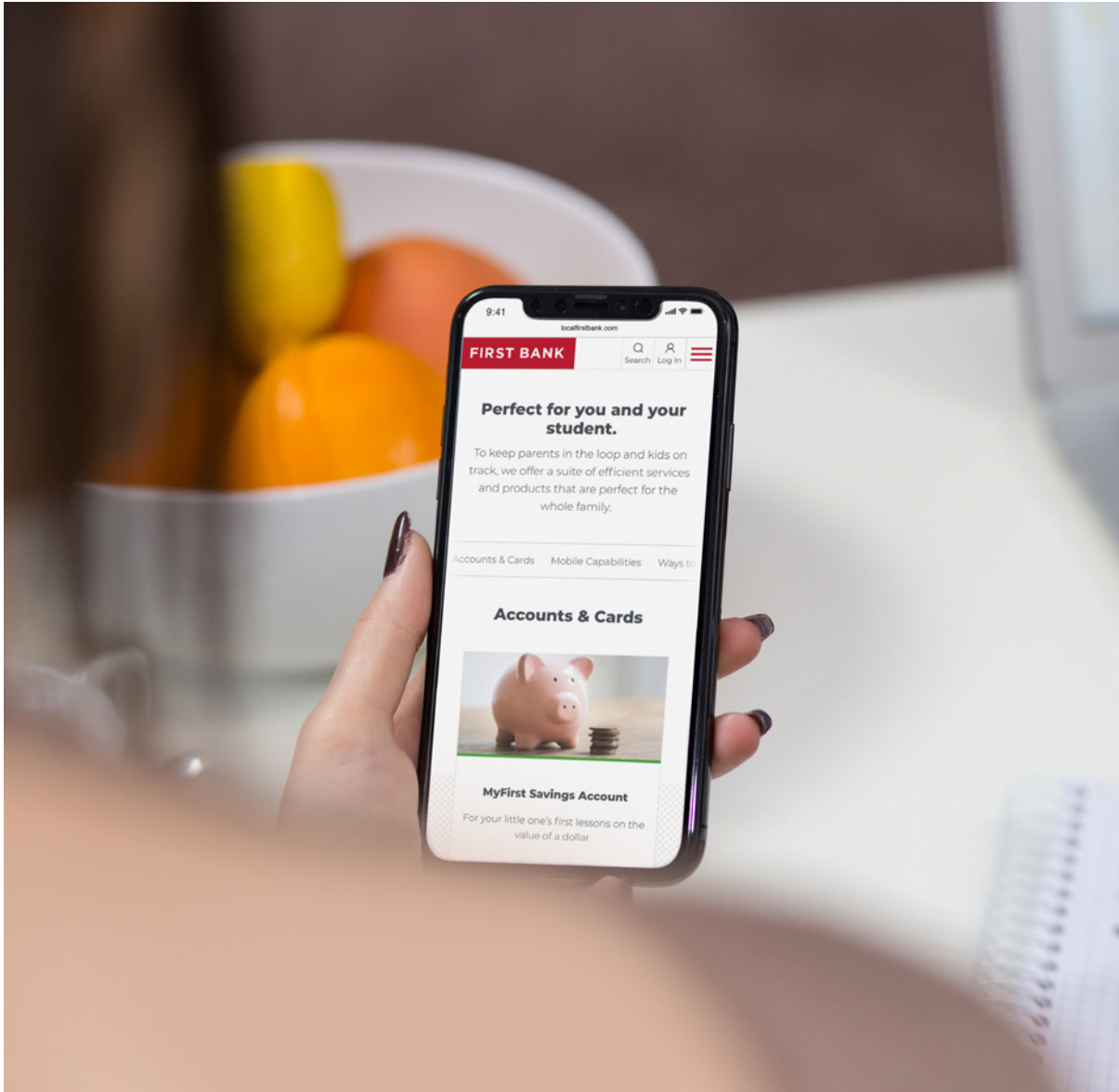
Digital Initiatives

Zelle® Launch





Student Options Lander



Mobile Capabilities

Our all-in-one digital banking platform lets you and your student transfer, deposit or manage money, check accounts, pay bills, and more. It's full in-branch service, anywhere you go.

Mobile Check Deposit

Snap a picture, deposit a check. Simple as that.

[See How](#)



MyMoney

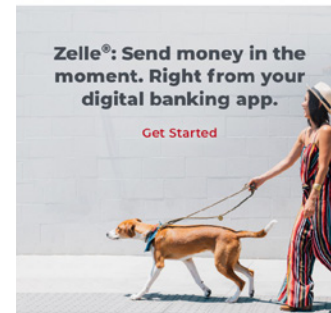
A personal financial tool helps students learn the basics of budgeting and saving more.

[Get Organized](#)



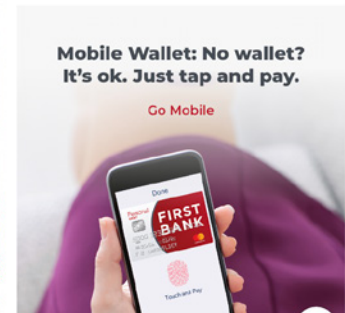
Zelle®: Send money in the moment. Right from your digital banking app.

[Get Started](#)



Mobile Wallet: No wallet? It's ok. Just tap and pay.

[Go Mobile](#)





Website & OLB Promotions

Introducing Zelle®

Send money in the moment. Right from your digital banking app.

[Get Started](#)

Everywhere Checking
Enjoy the perks of free mobile-friendly money management tools.

[Open An Account](#)

It's here!
Start exploring the new LocalFirstBank.com

Share the Love This Season
Earn \$50 for you and \$50 for a friend.

[Start Referring](#)

Improve Your Cash Flow

Gain actionable tips for managing the cash flow of your professional service business with insights from industry leaders in this free whitepaper.

[Download Now >](#)

A Sweet Treat For Our Clients

Earn \$50 for you and \$50 for them.

[Make A Referral](#)

Open for business.

Autobooks has the tools to get you paid.

[Find Out How](#)

TRY IT FOR FREE
for the first 60 days*

Plan for a lifetime of financial health.

[Start Today](#)

Mobile Wallet: use your debit or credit card on the go. [Add It Today >](#)

Introducing Zelle®
Send money in the moment. Right from your digital banking app.

[Get Started](#)

Anytime Deposit

Allow your team to collect and deposit funds on the go from their phones or tablets into your accounts.

[Get the App >](#)

Mobile Wallet

Tap and Go.

[Add It Today](#)

Earn Rewards With Every Swipe

With the One Rewards Program, your debit and credit cards earn points for everyday qualifying purchases.

[Start Earning Today >](#)

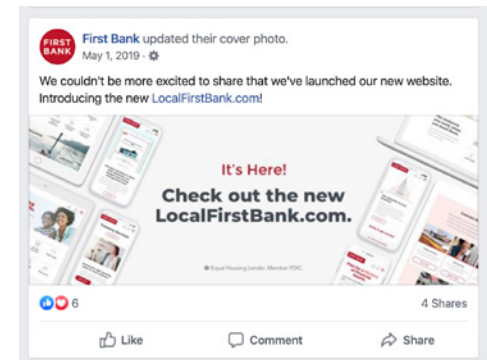
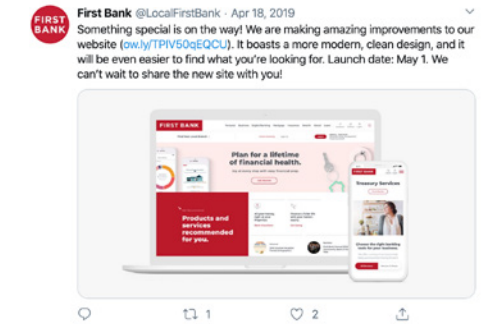
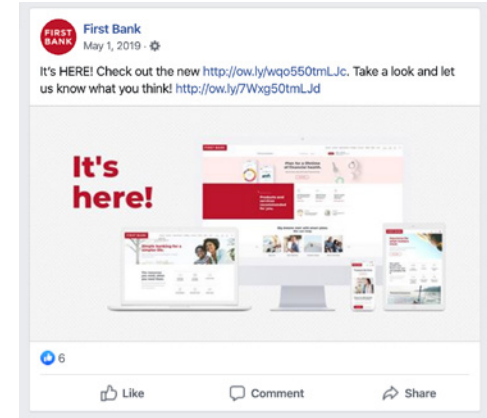
Gear Up for Your Next Vehicle

Find competitive rates for your next car, truck or motorcycle, and hit the road sooner with our quick and simple application process.

[Get Started >](#)



Social Media Graphics





Mortgage Digital Campaign

MORTGAGE PHASE 1 AND 2

The creatives include:

- Top Row:**
 - Buy local. Borrow local.** GET A MORTGAGE FROM THE BANK THAT KNOWS YOU BY NAME.
 - Ready to make your move?** FAST TRACK YOUR HOME LOAN WITH FIRST BANK.
 - Our local experts are on your team.** DAVID WHITLEY, CHARLOTTE MORTGAGE LOAN OFFICER.
 - Achieve the dream of owning a home.** Low down payments for first-time buyers. LET'S MOVE!
- Bottom Row:**
 - Ready to make your move?** FAST TRACK YOUR HOME LOAN WITH FIRST BANK.
 - Ready to make your move?** FAST TRACK YOUR HOME LOAN WITH FIRST BANK.
 - Ready to make your move?** FAST TRACK YOUR HOME LOAN WITH FIRST BANK.
 - Get a new title: Homeowner.** DREAM IT. OWN IT.





Business Journal Digital Campaigns

FIRST@WORK PROMOTION

Work. Happy.

FIRST BANK

Boost team happiness with financial wellness from First@Work.

[Stress Less](#)

Financial wellness fosters happiness at work. [Stress Less >](#)

FIRST BANK

Member FDIC

Empower your employees with First@Work. [Stress Less >](#)

FIRST BANK

Member FDIC

They gain financial skills. You gain happier employees. [Stress Less >](#)

FIRST BANK

Member FDIC

LOCAL TEAM PROMOTION

FIRST BANK

We take care of you so you can take care of business.

[Who We Are](#)

We take care of banking so you can take care of business. [See What Can Happen >](#)

FIRST BANK

Member FDIC

We take care of banking so you can take care of business.

FIRST BANK

Member FDIC

FIRST BANK

Member FDIC

How we work: together [Meet Our Team >](#)

FIRST BANK

Member FDIC

FIRST BANK

Want healthier, happier employees?

Let our team help your team. First@Work is the easy-to-implement financial wellness plan for your employees.

Sign up for a free consultation with our Triangle team today.

[Get in Touch](#)

FIRST BANK

of you can business.

[Get in Touch](#)

What is First@Work?

A simple path to financial wellness.

Online Courses

Free online courses empower employees with the know-how they need to make smart financial choices.

In-Person Seminars

Live workshops and webinars inform and educate your team @your location.

MyMoney Tool

Free personal financial management tool helps employees manage their money in real time.

Financial products and services to get your business where you want to go.

Financial Wellness | Fraud Protection | Treasury Services | Free Consultation

Services & Tools

World Elite Rewards Mastercard

Earn 120 points for every \$1 spent on qualified expenses.

Payroll Services

Streamline the management of your payroll, banking and other deposits to save time and money.

Plus, no-fee account options, credit monitoring, theft protection and more.

- ✓ Checking & Savings**
 - Checking account with no monthly maintenance fee and unlimited deposits
 - One free deposit monthly
 - Online bill pay for checks, money orders and ACH
 - No-fee sweep accounts when you opt in at 100 month auto transfer
- ✓ Peace of Mind**
 - Options: identity theft monitoring and fraud alert or credit freeze
 - Credit freeze monitoring**
 - Up to \$100K in check, debit card and ATM fraud reimbursement**
 - Auto report
 - Get an annual security report**
- ✓ Convenience**
 - How can we help? Account transfer across the Country
 - Transfer funds from your credit cards to your First@Work checking account
 - Withdraw up to \$500/mo of cash directly to your ATM or branch
 - Integrated banking and mobile pay with check deposit and cash money transfer too!
- ✓ Rewards**
 - Employees can earn \$50 in rewards per year
 - Options: First@Work® Platinum checking account
 - allowing you to add card as a secondary for rewards program within 30 days
 - allowing you to use card for business expenses

Insights into employee financial wellness.*

44%

Adults in the U.S. who say their retirement savings is not on track.

17%

Adults that can pay for current month's expenses, especially credit card bills.

#1

Financial stress is the #1 concern for employees.

33%

Employees who say their stress with company finances has become a distraction at work.

We're here to help.

Your Triangle team: David D. Booth, Travis Bailey, Kim O'Quinn, John Manning

Sign up for a free consultation with our Triangle team today.

[Get in Touch](#)

Positive Pay and Fraud Protection Tools

View and confirm transactions from your phone to protect against fraud.



Pardot Emails & Template

FIRST BANK

Text header can be stand alone or paired with header image below

A 710 x 250 hero image that can be used with OR instead of the text header.

Note that text on the image cannot be done with code.

Introductory subhead style.

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 person 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 bulleted list style

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

- Provides financing for qualified veterans, reservists, active duty personnel, or eligible family members.
- Available in a variety of fixed rate and adjustable rate loan options.
- Low and no down payment options.
- Allow closing costs to come from a gift or grant.
- Add extra features such as a temporary buydown.

A stepped list with links style

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

- 1 Sign up and link any other account in a **few easy steps**
- 2 **Create categories** for common purchases and places where you frequently spend.
- 3 Get your questions answered with our **quick FAQ**

A paragraph with CTA button style

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

[Discover the Stories](#)

A download the app style section

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

iPhone App [Download Now](#)

Android App [Download Now](#)

FIRST BANK

A paragraph with CTA button and image on right

Make it easy for our associates to deliver the best value to our clients, and easy for our clients to do business with us whenever, wherever, however they choose.

[Sign Up Today](#)

A 235 x 235 image space.

A paragraph with CTA button and image on right

Make it easy for our associates to deliver the best value to our clients, and easy for our clients to do business with us whenever, wherever, however they choose.

[Sign Up Today](#)

Invitation Box Style

When: Wednesday, April 18, 2018 from 5:30pm to 7:30pm

Where: Pinehurst Village Branch, 10 Chiquapien Dr, Pinehurst, NC 28574

RSVP: By April 17 with **Laurie Byrd**

Happy Friday,
Your Local First Bank Tech Team

Contact Box Style

Don't hesitate to call or email us for immediate assistance during our regular business hours of Monday through Friday, 8 am to 6 pm for immediate assistance.

866-792-4357 | customerservice@localfirstbank.com

A 600 x 250 ad space.

Connect with us

[Visit localfirstbank.com](#)

[Locate a branch near you](#)

[Contact us](#)

FDIC

FIRST BANK

Welcome to First Bank.

We're glad you're here!

We're so excited that you joined us at First Bank. To get the best out of your new accounts and all the great services available to you, we've put together a quick guide.

Update your Reading Number

Future get alerts depends on up on your account the Social Security your alert or use automatic recurring amount through QuickBill, like a minute to update the routing number.

The First Bank routing number is LOCKED

This will ensure your deposits or payments are received quickly and without any further issues.

Download Our App

First Bank offers an easy-to-use mobile banking app that allows you to find the nearest branch or ATM, deposit checks on the go, send a quick payment to a friend, get early and more!

iPhone App [Download Now](#)

Android App [Download Now](#)

Get perks with Dual Card Rewards!

Use First Bank's One Rewards Program and earn points with every qualified purchase and redeem them on best gift cards, local groceries, gift cards, and more. Your points will grow your First Bank cards for even better rewards!

How'd We Do?

We hope the process of transitioning from Standard Savings Bank to First Bank was an easy one for you. If you have a minute, we'd appreciate you giving your feedback on how everything went.

[Feedback Survey](#)

Have a question? We're happy to help.

For more helpful content with great advice or to reach our Customer Service team about our products and services, First Bank's Customer Service team is available Monday through Friday, 8 am to 6 pm for customers.

866-792-4357 | customerservice@localfirstbank.com

Connect with us

[Visit localfirstbank.com](#)

[Locate a branch near you](#)

[Contact us](#)

FDIC

FIRST BANK

Changes are coming to Digital Banking here and you're invited.

Get ready for increased functionality and security!

On Sunday, March 11, 2018 we'll be making updates to First Bank's online and mobile banking platform to increase functionality and security.

How does this update affect me?

For a seamless online banking experience and enhanced mobile security after the update, please take a moment to review and complete the following steps:

- Update your **device browser** to the latest version: Internet Explorer version 11 or later, Firefox version 53 or later, Chrome version 67 or later, Safari version 10 or later.
- Update your **mobile browser** to the latest version to see our maximum screen requirements [here](#).
- Update the **OS of your Apple device** to the latest version. See our maximum screen requirements [here](#).

Happy Friday,
Your Local First Bank Tech Team

Need help with the upgrade or have a question?

Don't hesitate to call or email us for immediate assistance during our regular business hours of Monday through Friday, 8 am to 6 pm for immediate assistance.

866-792-4357 | customerservice@localfirstbank.com

Introducing myMoney

a money and budget management tool.

[Learn More](#)

Connect with us

[Visit localfirstbank.com](#)

[Locate a branch near you](#)

[Contact us](#)

FDIC

FIRST BANK

The Pinehurst Spring Fest is here and you're invited!

Lunch and learn with our Pinehurst Village team.

Spending the First on Wednesday, April 18, 2018 to meet our Pinehurst Village team and experience the details of our new online and mobile banking with an afternoon happy hour on drinks for our wholesalers and winning a gift!

You're invited to Our April Customer Appreciation Event!

When: Wednesday, April 18, 2018 from 5:30pm to 7:30pm

Where: Pinehurst Village Branch, 10 Chiquapien Dr, Pinehurst, NC 28574

RSVP: By April 17 with **Laurie Byrd**

Will you join them?
Your Local First Bank Pinehurst Village Team

Connect with us

[Visit localfirstbank.com](#)

[Locate a branch near you](#)

[Contact us](#)

FDIC

Project Overview 2019-Current



New Website

Design, Content, Development
And Launch Of New Website

Website Launch Campaign

Digital Initiatives

Business Journal Ad Campaigns

Mortgage Digital Ad Campaign

New Pardot Email Template

Email Ads & Hero Images

Community Checking Website Launch

Checking Account Opening Promo

Refer A Friend Promo

Furlough Loan Promo

Anytime Deposit Promo

Mobile Wallet Promo

Mobile/Travel Social Media Promo

OLB Ads

Student Options Lander

World Elite Rollout

Zelle Rollout

Insurance Section Expansion

TSM Transition

Ongoing Website Updates And Maintenance

Third Party Integrations

Enhanced Careers Section

Consumer Marketing

You Are Amazing Ad Campaign

Brighter Futures Ad Campaign

Business Brand Ad Campaign

Debit Card Bi-Fold Brochure

First@Work Brochure

Insurance Brochure

Teen Savings Brochure

Welcome Card

Credit Card Welcome Kit

Amazon Flyer

IOLTA Flyer

DDA Flyer

World Elite Flyer

Dream It Spanish Flyer

First@Work Flyers

Greensboro Bank Profile Flyer

Insurance New Space Flyer

Mortgage Offer Flyer

ReSubmitIt Flyer

Asheville Community Checking Postcard

Business Banking Postcard

Wealth Appointment Postcard

Internal Marketing

2018 Annual Report

2019 Annual Report

Brand Walls

Client Central Branding and Styling

Account Flash Cards

Business Services Guide

Career Fair Banner

Checking Placemats

First@Work Placemats

Personal Services Guide

Treasury Services Guide

Intranet Button Designs

In-Branch Campaigns

Financial Wellness

Autobooks

Credit Card

Good Deeds

Debit Card Rewards

Thank you.



RIVERS

CHAPEL HILL

601 West Rosemary Street
Space 108

RALEIGH

555 Fayetteville Street
Suite 301