

FIRST BANK

RIVERS

agency

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 'FIRST BANK' logo and navigation links. Below the header is a hero section with a background image of a person holding a smartphone, overlaid with text and a 'GET STARTED' button. A sidebar on the left contains three article cards. Below the hero section is a 'JUST FOR YOU' section with three service tiles.

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

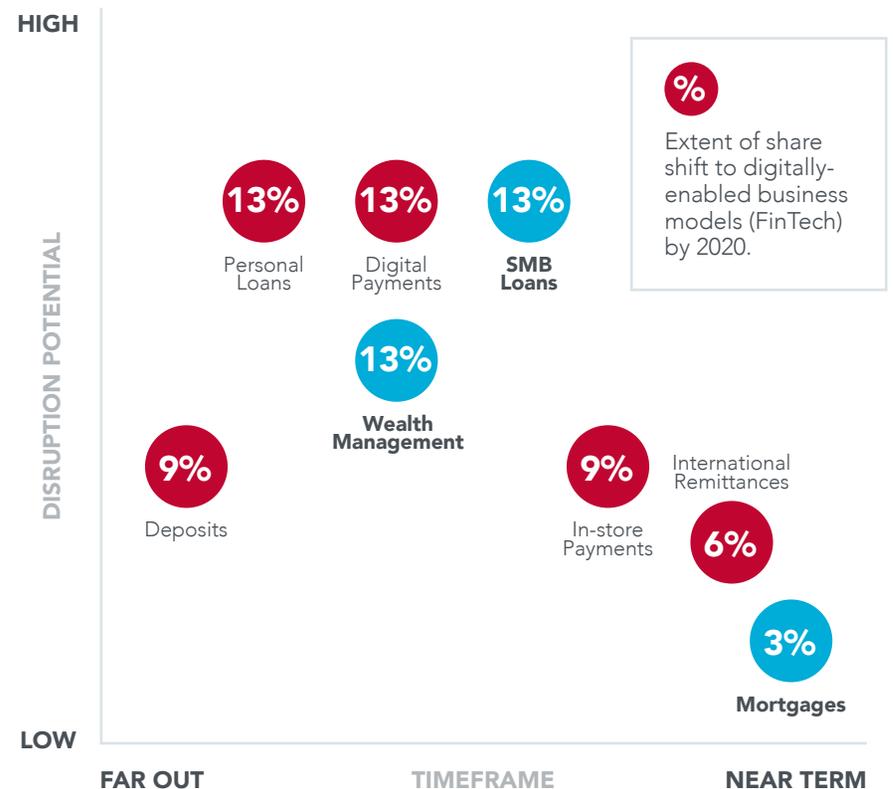
FinTech Predictions

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

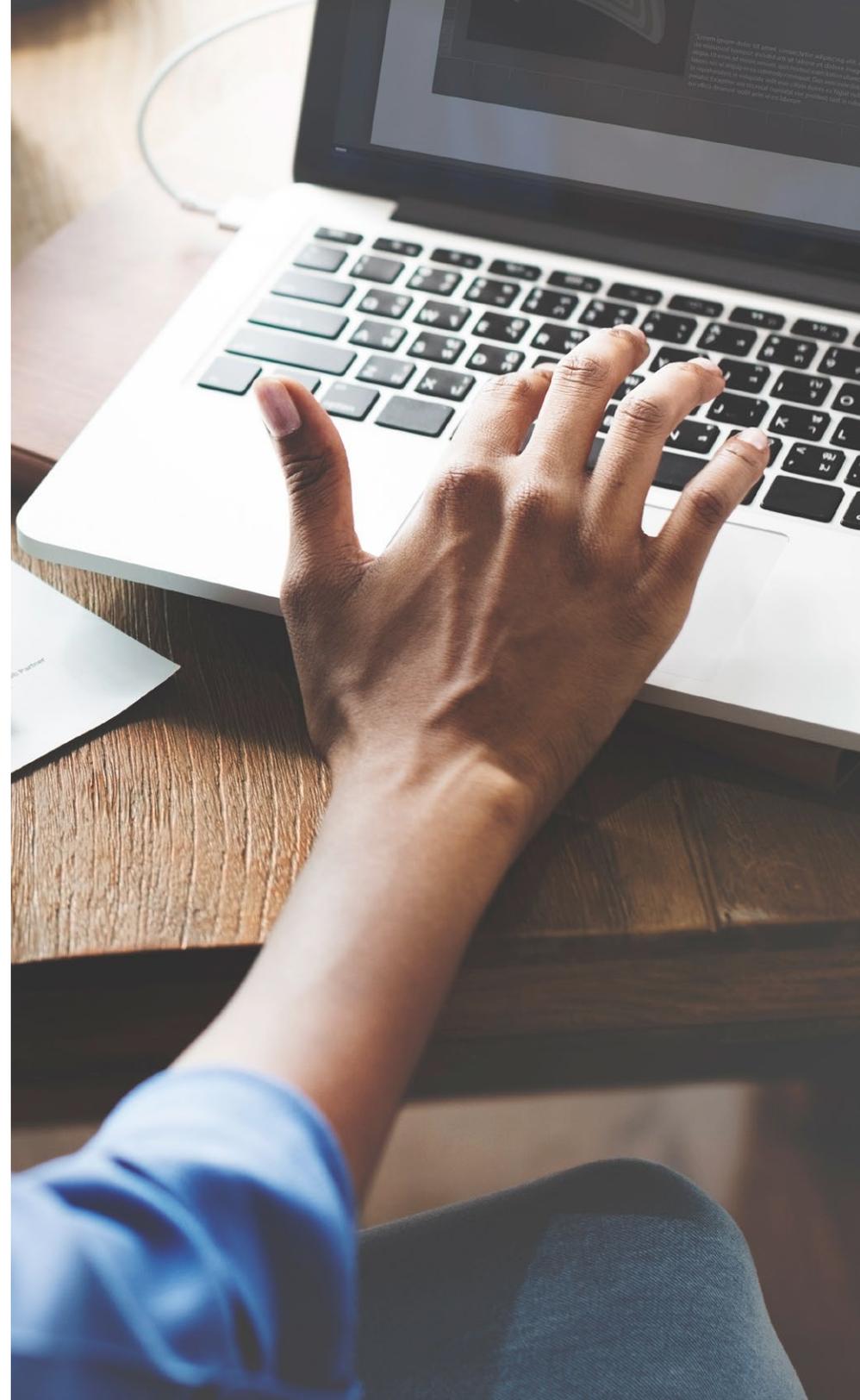
Code website for Accessible Rich Internet Applications (WAI-ARIA) standards to allow screen readers and other assistive technologies a better understanding of content for a more nuanced experience for users with disability

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.



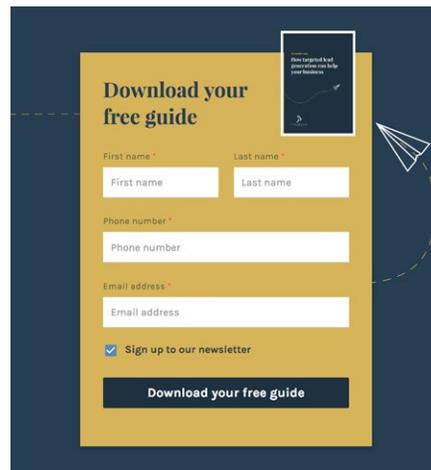
RECOMMENDATIONS

Content

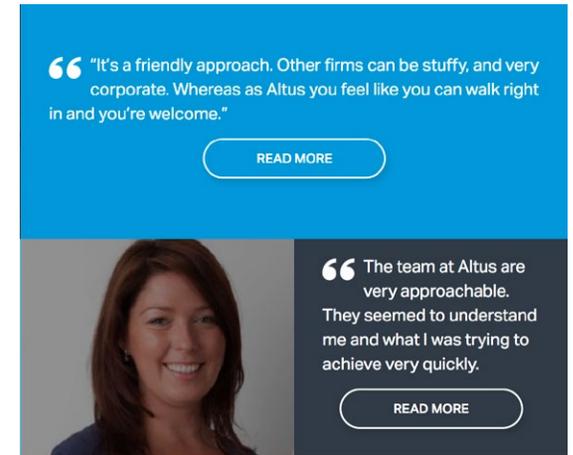
Use video, graphics and other visual and interactive elements to engage consumers.

TOOLS TO FEATURE

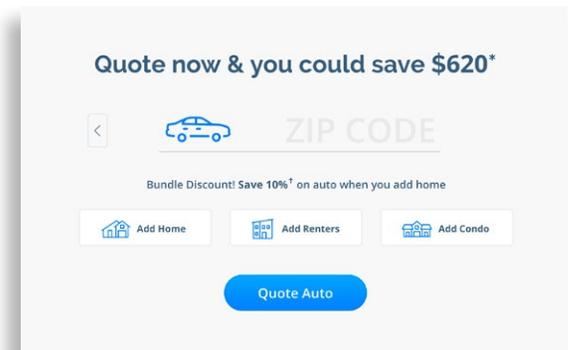
- Calculators
- Comparisons
- Testimonials
- Quizzes
- Checklists
- Infographics



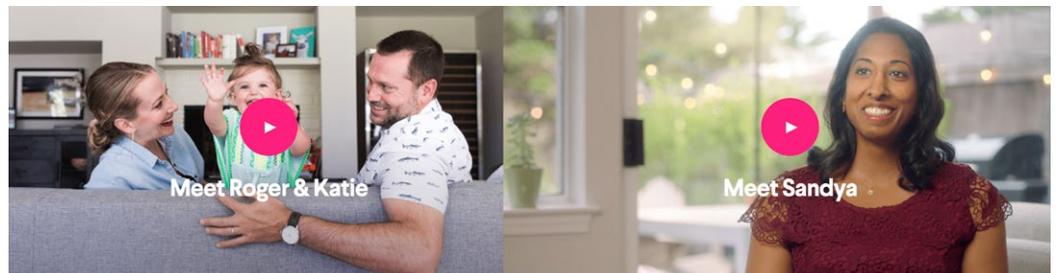
A dark blue form titled "Download your free guide" with a yellow background. It includes fields for First name, Last name, Phone number, and Email address. A checkbox for "Sign up to our newsletter" is checked. A "Download your free guide" button is at the bottom. A small graphic of a paper airplane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



A testimonial card with a blue top section and a dark grey bottom section. The top section contains a 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." with a "READ MORE" button. The bottom section features a photo of a woman and another quote: "The team at Altus are very approachable. They seemed to understand me and what I was trying to achieve very quickly." with a "READ MORE" button.



A form titled "Quote now & you could save \$620*" with a light grey background. It features a car icon, a "ZIP CODE" field, and a "Quote Auto" button. Below the form are three buttons: "Add Home", "Add Renters", and "Add Condo". A note says "Bundle Discount! Save 10%* on auto when you add home".



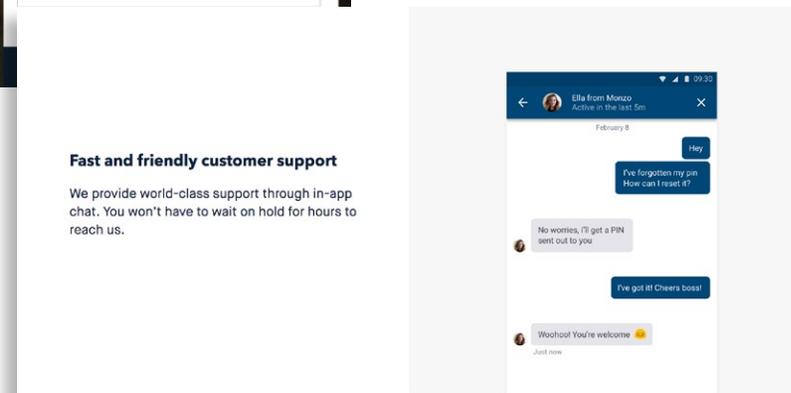
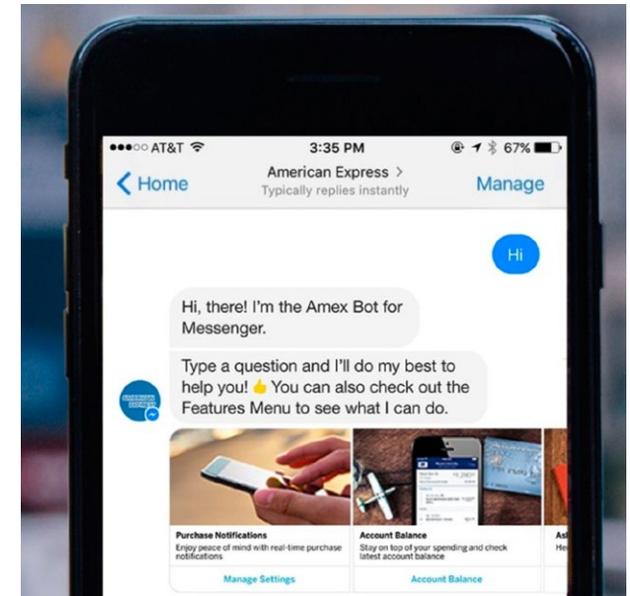
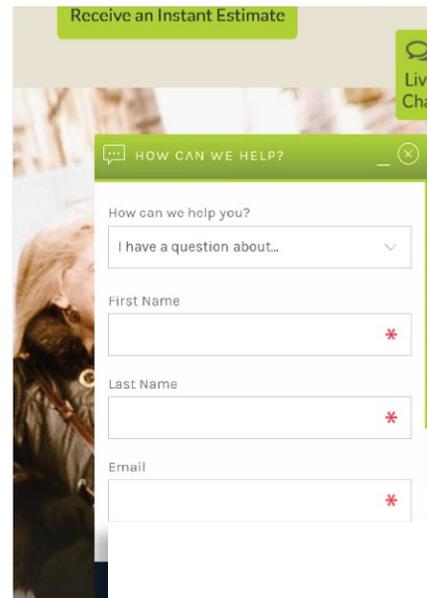
RECOMMENDATIONS

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.



Fast and friendly customer support

We provide world-class support through in-app chat. You won't have to wait on hold for hours to reach us.

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:

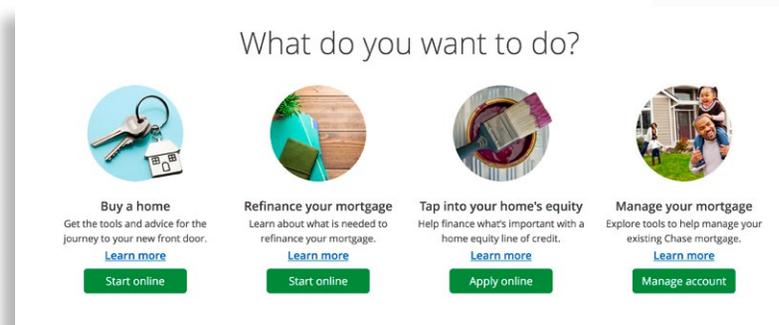
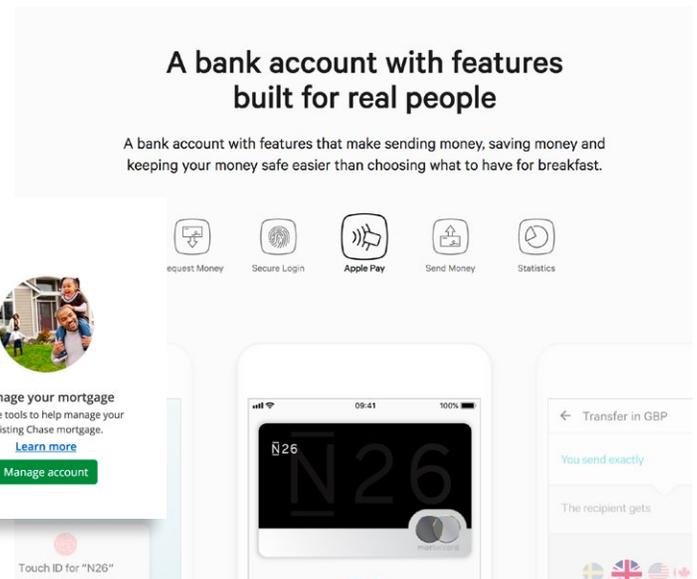
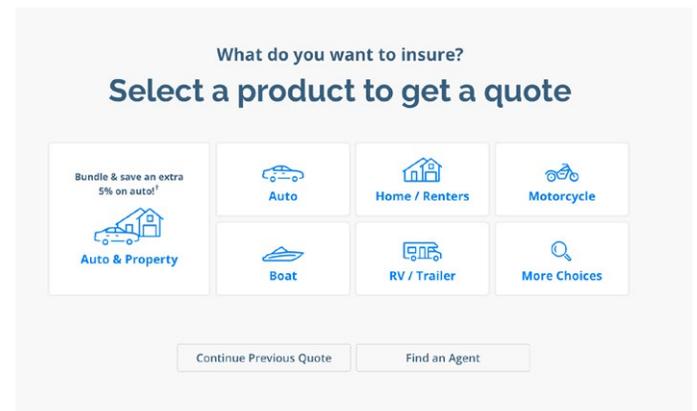
- Header:** N26 logo and navigation links for N26 Bank Account, N26 Black, Mastercard, Pricing, and Online Banking.
- Main Hero Section:** "The Mobile Bank" with the headline "A bank account for your phone" and an "Open Bank Account" button. The background image shows a woman on a modern staircase.
- Secondary Hero Section:** "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." Includes a "Learn more about N26 Bank accounts" link and an image of the N26 mobile app interface.
- Navigation Bar:** "Choose what's right for you" with icons and links for: Checking Accounts, Free credit score, Find a credit card, Home Lending, and Car Buying & Loans.
- Product Cards:**
 - 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." Includes an image of the N26 mobile app interface.

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

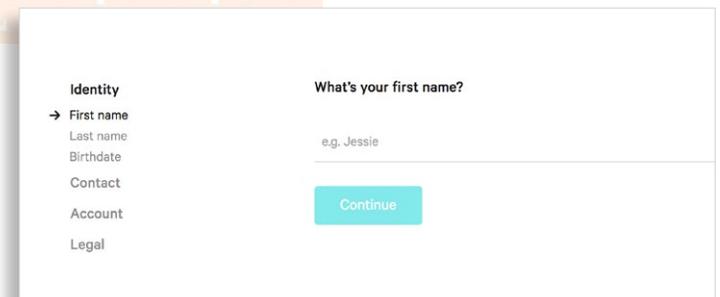
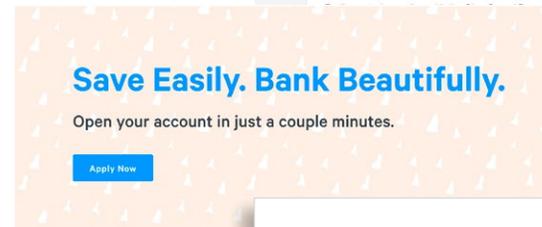
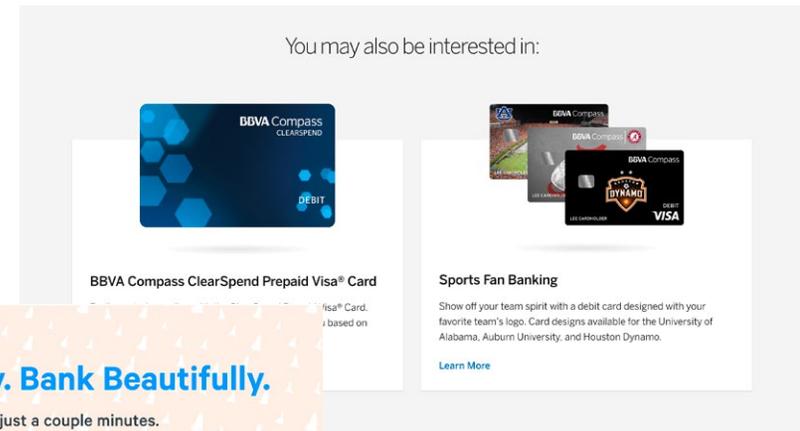
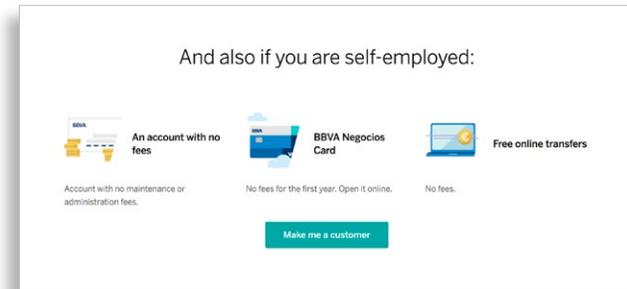
Remove second tier intermediate landing pages that get low pageviews.

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

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.



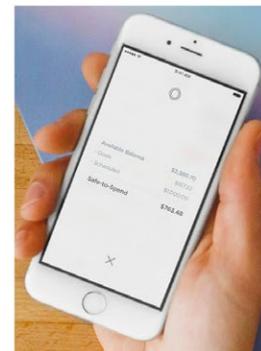
Fee-Free

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 your money and your information.

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
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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.



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 **not retired** .
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

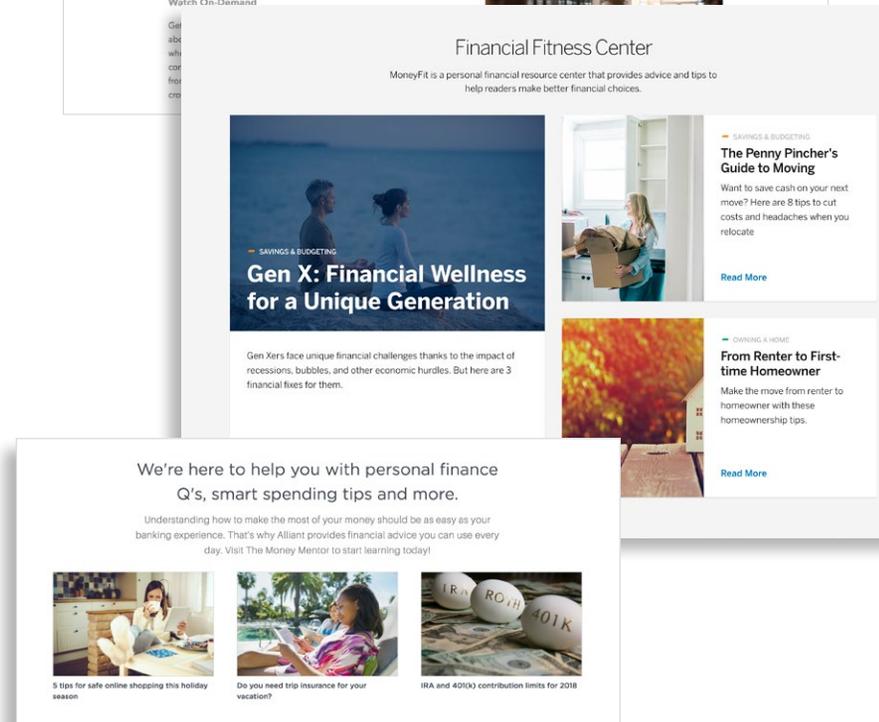
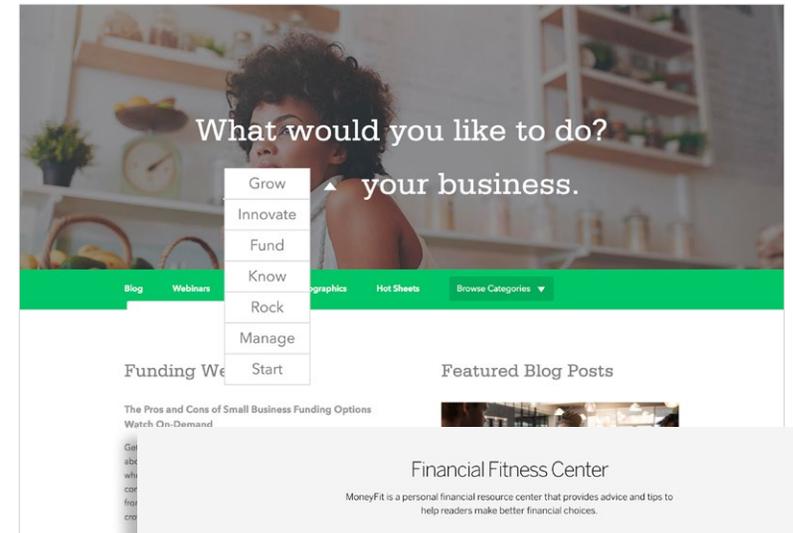
Update design of page to show more articles.

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.

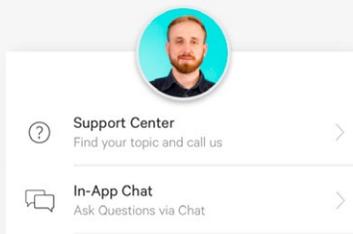
With chat, guide users to contact immediately through the tool.

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

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

Cent QUICK MONEY TRANSFER TOOL

Presenting products and services that are right for you.

Spending power that's more secure. Designed around the way you live. All your money, right at your fingertips.

Little tips that help you reach your financial goals in a big way

All-in-one solutions from your local First Bank

Latest Insights

Most Recent Articles

FIRST BANK Personal Business Digital Banking Insurance Mortgage Wealth About Us

The One.

Products and services recommended for you.

Got big plans or important life events? We can help.

Want advice? Look no further than First Bank.

Latest First Bank Stories

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

Trending Topics

Latest Stories

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 wealth of expertise to assist you in 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.



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 owners, they're always looking for ways to protect and grow their investment in a business. They're their primary business that they want to help 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 name

First name Last name

How can we assist you?

Phone or Email

What are your interests?

[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 to fit your business if you:
 - Receive payment from 10-25 customers
 - Have 1-10 employees
 - Have annual sales under \$1M
 - Have a single location

Corporate Business
 Our corporate business bundles are perfect to fit your business if you:
 - Receive payment from 25+ customers
 - Have 10+ employees
 - Have annual sales over \$1M
 - Have multiple locations

How bundles work

Treasury Services	What You Get	Small Business Bundle	Corporate Business Bundle
Payment Processing & Management	Our Payment Processing bundles offer a 1-3% processing rate on all credit card payments that you process payments in a qualified category.	Included	Included
Online & Mobile Banking	Specifically designed for business banking, our mobile app and online banking platform offer real-time updates, bill pay, check deposit, and more. Working with our experts will help you get the most out of our app.	Included	Included
Payroll Processing	Our payroll processing services offer the flexibility and convenience of an online payroll provider, plus the security of a bank-backed provider.	Included	Included
Check Collection	Process the profitability of your business with business check processing services.	Included	Included
Reconciliation & Reporting	Transfer a real-time, online dashboard to your system and receive monthly reports. It's a 24-hour access to real-time reports.	Not Included	Included
Deposit Services & Receivables	Our electronic deposit services offer a 2% cash sweep rate. Our business check processing services offer a 1% cash sweep rate. Our business check processing services offer a 1% cash sweep rate.	Not Included	Included
Business Advantage Checking	Build your business with our Business Advantage Checking. Our Business Advantage Checking offers a 1% cash sweep rate on all deposits.	Included	Included
Business World Credit Card with Rewards	Get the most out of your credit card with our Business World Credit Card. Our Business World Credit Card offers a 1% cash sweep rate on all deposits.	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
 "We're proud to be a part of the First Bank family and we're excited to be a part of the Dupin Winery team. We're looking for ways to grow our business and we're excited to be a part of the First Bank family."

WHERE WE ARE GOING

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Compare Accounts

Find the best checking account for you and your financial needs. Compare features, benefits and simple ways to keep your account fee free.

WAYS TO KEEP IT FEE FREE*	Everywhere Checking	Everywhere Plus	Everywhere Premium
MINIMUM DAILY BALANCE REQUIRED	\$0.00	\$1,200	\$5,000
MINIMUM COLLECTOR BALANCE REQUIRED	\$1,200	\$2,400	\$10,000
COMMON RELATIONSHIP	N/A	N/A	ADDITIONAL BENEFITS INCLUDE: 1. 24-hour access to your account information via mobile app. 2. 24-hour access to your account information via mobile app. 3. 24-hour access to your account information via mobile app.
OTHER BANKERS	250 or more monthly direct deposit†	N/A	N/A
MONTHLY MAINTENANCE FEE †	\$0	\$2	\$10
MINIMUM DEPOSIT TO OPEN AN ACCOUNT	\$50	\$50	\$50
INTEREST PAID	NO	YES	YES
OTHER BENEFITS	Global banking, mobile banking, mobile deposit, mobile payments, mobile statements and an additional benefit. LEARN MORE ABOUT EVERYWHERE CHECKING LEARN MORE ABOUT EVERYWHERE PLUS	Global banking, mobile banking, mobile deposit, mobile payments, mobile statements and an additional benefit. LEARN MORE ABOUT EVERYWHERE PLUS	Global banking, mobile banking, mobile deposit, mobile payments, mobile statements and an additional benefit. LEARN MORE ABOUT EVERYWHERE PREMIUM

* Account holder may avoid the Monthly Maintenance Fee by meeting any of the requirements listed in the "WAYS TO KEEP IT FEE FREE" column of the account summary table for that account type. Other account services may apply or restrictions may apply. Contact your local branch or call 1-800-888-8888 for more information.

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SMALL BUSINESS STARTUP LOANS IN WASH STATE, NC
Starting a business is exciting but finding financing can be the most challenging part of the process. You may need to turn to the state's small business loan programs for more information.

SMALL BUSINESS STARTUP LOANS IN WASHINGTON, NC
The Small Business Administration (SBA) provides assistance for new and existing small businesses in the state of Washington. Rates of our loan programs are competitive and flexible.

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Compare Accounts

Which checking account is right for you?
Compare features of all our checking accounts to find the right fit for you. Whether you want a free checking account or one that meets your interest, you can easily find an account that meets your needs.

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Checking Account	Everywhere Checking	Everywhere Plus	Everywhere Premium	Senior Checking	Campus Checking
MINIMUM DAILY BALANCE REQUIRED	\$0.00	\$1,200	\$5,000	\$400	N/A
MINIMUM COLLECTOR BALANCE REQUIRED	\$1,200	\$2,400	\$10,000	\$1,200	N/A
OTHER BANKERS	\$500 or more monthly direct deposit†	N/A	\$10,000 or more monthly direct deposit†	\$500 or more monthly direct deposit†	N/A
MONTHLY MAINTENANCE FEE †	\$0	\$2	\$10	\$0	\$0
MINIMUM DEPOSIT TO OPEN AN ACCOUNT	\$50	\$50	\$50	\$50	\$0
INTEREST PAID	No	Yes	Yes	No	No
Additional Benefits	Global banking, mobile banking, mobile deposit, mobile payments, mobile statements and an additional benefit. LEARN MORE ABOUT EVERYWHERE CHECKING	All the benefits from Everywhere Checking, plus: • 24-hour access to your account information via mobile app. • 24-hour access to your account information via mobile app. • 24-hour access to your account information via mobile app.	All the benefits from Everywhere Plus, plus: • No fee open transfer from the top 100 most popular banks. • Free member FDIC® at 100 of our branches. • Free 24-hour mobile banking and account alerts.	All the benefits from Everywhere Checking, plus: • Free open transfer from the top 100 most popular banks. • Free 24-hour mobile banking and account alerts.	All the benefits from Everywhere Checking, plus: • 24-hour access to your account information via mobile app. • 24-hour access to your account information via mobile app. • 24-hour access to your account information via mobile app.

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Accepting credit and debit card payments is a key part of growing your business. Our online payment processing service makes it easy to get started, with no fees and no contracts.

Get a Flexible College Savings Account at First Bank in Albemarle, NC

College is a major expense, and you want to make sure you're getting the most out of your savings. A Flexible College Savings Account at First Bank in Albemarle, NC, offers a variety of benefits to help you save for college.

What You Need to Open a Business Banking Account

Opening a business banking account is a key step in growing your business. Our business banking experts can help you determine what you need to get started, including the required documentation and minimum deposits.

Working at First Bank: **Personal** (Checking Accounts, Digital Banking, Mobile Deposit and Payments, Loans and Credit Cards, Insurance Services), **Business** (Business Checking, Business Savings, Business Loans, Business Credit Cards, Business Insurance), **Digital Banking** (Mobile Banking, Online Banking, Mobile Deposit and Payments, Mobile Payments, Mobile Statements), **Mortgage** (Mortgage Lending, Mortgage Refinance, Mortgage Servicing), **Wealth** (Wealth Management, Investment Management, Retirement Planning, Estate Planning), **Insurance** (Auto Insurance, Life Insurance, Disability Insurance, Homeowners Insurance, Commercial Insurance).

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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