

Marketing and Customer Acquisition in 2020

FIRST BANK

In 2020, it became clear: **we know who we are.** We're the team that believes in Our Promise and that is dedicated to making a positive impact in communities across the Carolinas.

We know what we're trying to do and where we can be effective. In turn, this means that the bank increases its profitability and continues to grow.

Revenue Generation and Acquisition Drivers

PPP Communication

Email communication is the main channel for the bank to connect with its **2,825 PPP clients** about the rapid changes and shifts in the program.



First@Work

COMMERCIAL BANKING LEG UP & ACCOUNT GENERATOR

Led by First@Work, we experienced a 29% YoY increase in new consumer DDAs in 2019. August 2020 marked the second anniversary of the program rollout.

<p>Account Growth</p> <p>We added 4,363 consumer DDAs since 8/19 (4.78% growth). F@W accounts have grown by 2,836.</p>	<p>Deposits & Balance</p> <p>6,529 customers with \$20.8mm in deposits and average balance of \$3,188 per account. F@W customers are now 7.25% of total consumer DDAs.</p>	<p>YTD Swipes</p> <p>YTD Debit Card swipe volume of \$42.4mm and F@W customers swipe 40% more often than all other customers on average</p>
<p>YTD Service Charge</p> <p>YTD Service Charge fee income of \$620m</p>	<p>Open/Close Ratio</p> <p>Our consumer open/close ratio in 2020 YTD is 1.42 and F@W is 2.92</p>	

Revenue Generation and Acquisition Drivers

WalletFi

WalletFi provides transaction data from debit card customers. We leverage that data to encourage customers with expiring or newly re-issued cards to update card information and keep First Bank top of wallet via CardSwap.

CARDSWAP ADOPTION RESULTS

Adoption of CardSwap has gone from single digit sign-ups to **more than 300 in August alone**

FIRST BANK

For the new year, we'll love to be the main card you use for your purchases—large or small. View Email in Browser

You Deserve a Reward



We'll give you \$25 in reward points if you register for First Bank One Rewards today and use your First Bank debit card 15 times in the month of February (Feb. 1-29, 2020). It's that simple.

For the new year, we'd love to be the main card you use for your purchases—large or small. And we like giving you stuff because you're pretty great.

First Bank One Rewards Program

With every qualified purchase you make with your First Bank debit card, you earn reward points that you can easily turn into gift cards, travel reimbursement, merchandise, cash back, and more. Use the [Rewards Calculator](#) to see how quickly your points will pour in.

Plus you can pool points with your First Bank credit card. Fast, easy, free. What are you waiting for?

[Sign Me Up](#)

*You must register your card at [firstbank.com/rewards](#) to participate and make 15 purchases with your First Bank debit card in the month of February (Feb. 1-29, 2020). Rewards points will appear in your First Bank One Rewards account by April 1, 2020.

FIRST BANK

Your new debit card comes with a huge list of benefits. View Email in Browser

Check Out These Benefits



Did you know?

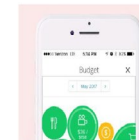
Your First Bank debit card comes with a huge list of benefits, from fraud and identity protection to text alerts and controls, not to mention mobile wallet, a free reward points program, and more.

[I Don't Want to Miss Out, Take Me to the List](#)

Discover the Joy of Financial Clarity

A First Bank client, you can use MyMoney within online banking to set a budget, track your spending goals, and calculate net worth.

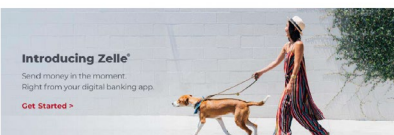
[How Do I Get Started?](#)



Start With The Basics

Free financial education is at your fingertips. Dig into courses on credit building, life stage planning, and home buying.

[Sign Me Up](#)



Introducing Zelle®

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

[Get Started >](#)

FIRST BANK

For the new year, we'll love to be the main card you use for your purchases—large or small. View Email in Browser

Thank You and Nice Work!

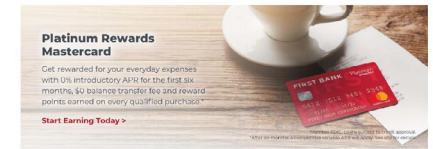
FIRST BANK

Because you registered for First Bank One Rewards and used your debit card 15 times in the last 30 days (Feb. 1-29, 2020), you'll be receiving \$25 in reward points on or before April 1, 2020. Great job!

With every qualified purchase you make, watch your points roll in. Then you can redeem them for a lot of great stuff like gift cards, travel, iPads,* cash back, and more.

Plus, your debit card comes with a number of free benefits and tools like mobile wallet, fraud and identity protection, CardSwap, and text alerts and controls.

We truly appreciate you banking with us and hope to see you again soon.



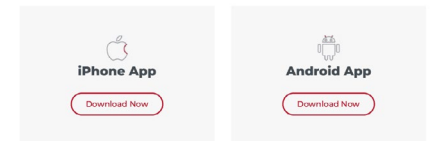
Platinum Rewards Mastercard

Get rewarded for your everyday expenses with 0% introductory APR for the first six months, \$0 business transfer fee and reward points earned on every qualified purchase.

[Start Earning Today >](#)

Download Our Mobile App

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



*iPhone and iPad. You'll also need registered trademarks of Apple, Inc. Android™ is a trademark of Google, Inc.

FIRST BANK

For the new year, we'll love to be the main card you use for your purchases—large or small. View Email in Browser

There's Still Time



To get your \$25 in reward points, don't forget to register for First Bank One Rewards and use your First Bank debit card 15 times in the month of February (Feb. 1-29, 2020). It's that easy.

For the new year, we'd love to be the main card you use for your purchases—large or small. Thanks again for banking with us.

First Bank One Rewards Program

With every qualified purchase you make with your First Bank debit card, you earn reward points that you can easily turn into gift cards, travel reimbursement, merchandise, cash back, and more. Use the [Rewards Calculator](#) to see how quickly your points will pour in.

Plus you can pool points with your First Bank credit card. Fast, easy, free. What are you waiting for?

[Sign Me Up](#)

*You must register your card at [firstbank.com/rewards](#) to participate and make 15 purchases with your First Bank debit card in the month of February (Feb. 1-29, 2020). Rewards points will appear in your First Bank One Rewards account by April 1, 2020.

ReferLive

A key tool for branches to acquire new accounts in turbulent markets.

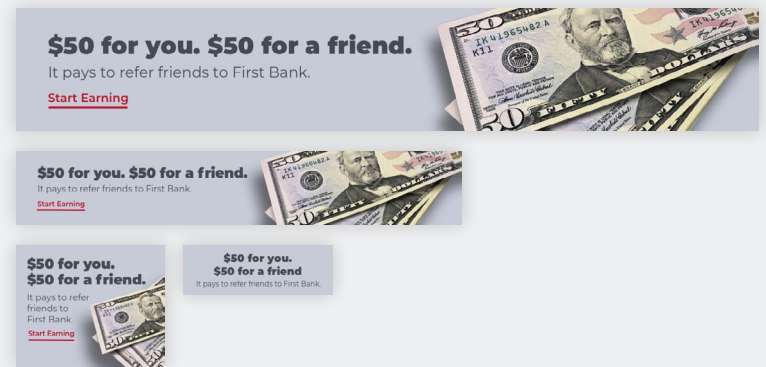
NOTABLE NUMBERS

The program has been **so successful the limit has been raised** from a possible \$500 to \$1,000 earned.

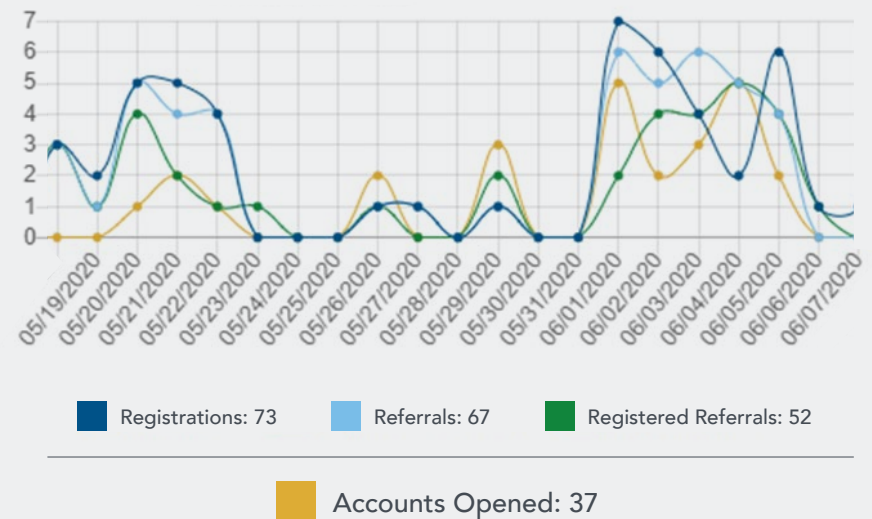
Marketing efforts result in a demonstrable impact on this program too. For example:

- May 20/21 of this year was the date the monthly customer newsletter went out, which had a ReferLive mention in it
- 6/1 was the launch of a ReferLive ad campaign shown to customers within online and mobile banking. That yellow line is accounts opened

ONLINE BANKING ADS



PERFORMANCE TRENDS



Website

We've had more than **5.2 million unique page views** so far this year, with **133% increase in time on site** over 2019

New client dollars generated from leads that have come through the First Bank website in 2020 so far:



Deposits:
\$1,242,596

77 checking and
16 savings accounts



Loans:
\$1,285,258

14 loans and
4 HELOCs



Credit Cards:
22

new accounts
opened YTD

Revenue Generation and Acquisition Drivers

Everywhere Checking

By making the Everywhere Checking account opening experience available on the website, we've seen:

9,600

clicks into the application

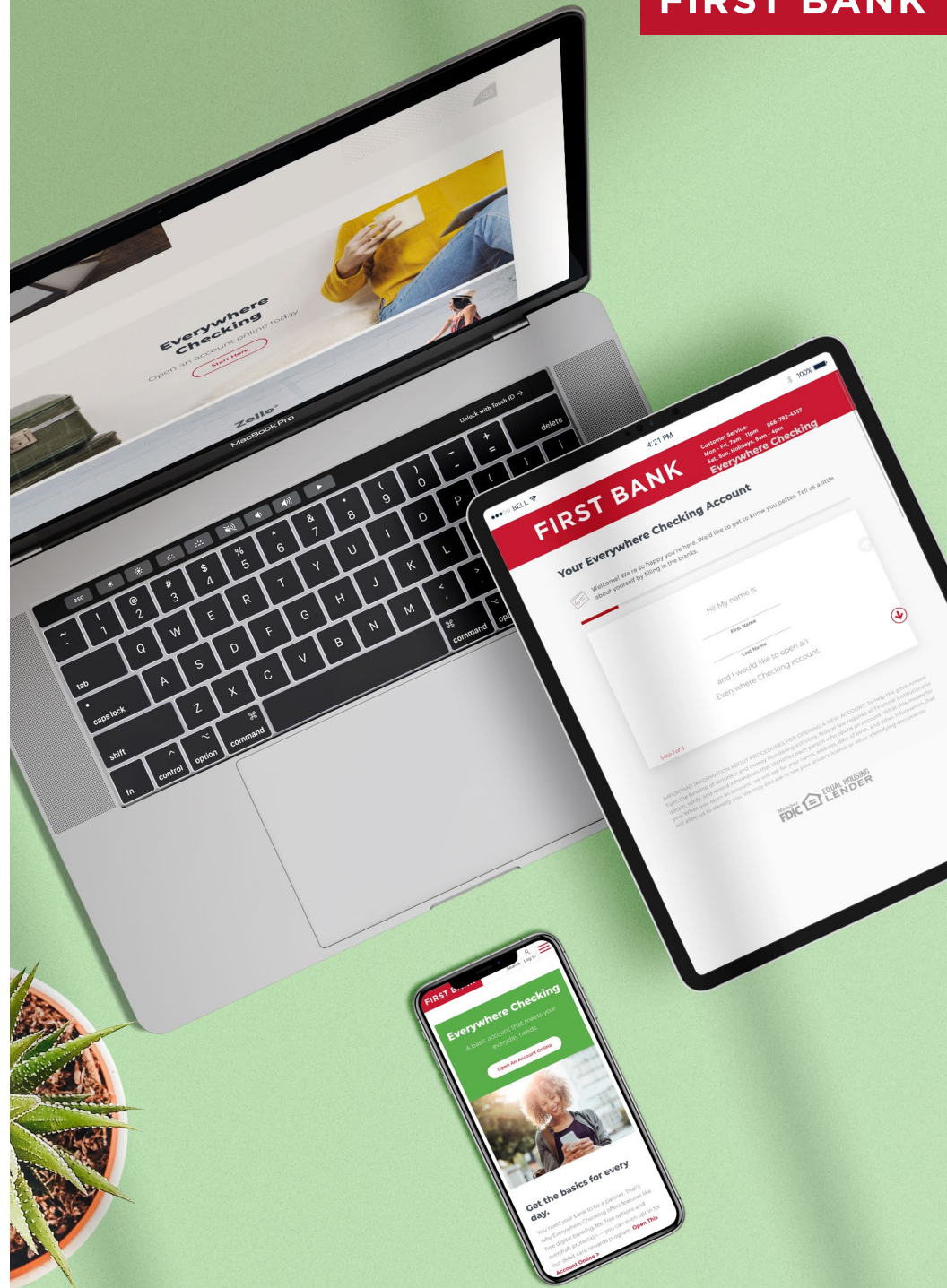
2,956

completed applications

235

new accounts opened
(mitigated for risk and quality)

FIRST BANK



Targeted and Timely Email Marketing

THE OFFER

Campaign centered around a rewards points offer targeting three groups of customers with low debit card usage

Tiered the bonus offered based on desired level of swipe increase

NOTABLE NUMBERS

Saw a **3.5-5.5% lift in debit card transactions** among those targeted

FIRST BANK For the new year, we'd love to be the main card you use for your purchases—large or small. [View Email in Browser](#) →

Thank You and Nice Work!

FIRST BANK For the new year, we'd love to be the main card you use for your purchases—large or small. [View Email in Browser](#) →

You Deserve a Reward

Because you registered for the last 30 days (Feb. 1-29, 1, 2020). Great job!

With every qualified purchase, we'll give you a lot of great stuff.

Plus, your debit card comes with fraud and identity protection.

We truly appreciate you!

Platinum Rewards Mastercard

Get rewarded for your everyday purchases with 0% introductory APR for 12 months, \$0 balance transfer fee, and 2% cash back on every purchase.

[Start Earning Today >](#)

We'll give you \$25 in reward points if you register for **First Bank One Rewards** today and use your First Bank debit card 15 times in the month of February (Feb. 1-29, 2020). It's that simple.

For the new year, we'd love to be the main card you use for your purchases—large or small. And we like giving you stuff because you're pretty great.

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Plus you can pool points with your **First Bank credit card**. Fast, easy, free. What are you waiting for?

[Sign Me Up](#)

Download Our Mobile App

We believe our customers should be able to pursue the passions they love. Download the First Bank mobile app today.

[Download Now](#)

*You must register your card at local.firstbank.com/rewards to participate and make 15 purchases with your First Bank debit card in the month of February (Feb. 1-29, 2020). Rewards points will appear in your First Bank One Rewards account by April 1, 2020.

Targeted and Timely Email Marketing

We currently target new customers after they sign up for online banking as well as those at the 2-week and 2-month mark of their onboarding journey.

NOTABLE NUMBERS

Messaging provides helpful info about their account and reminds them of the benefits, digital banking tools, and additional product offers

Average open rate: 48%
(vs. industry average of 15-25%)

Average click through rate: 12.65%
(vs. industry average of 2.5%)

Be Well

From budgeting basics to buying a home, we have free online courses you can take that will walk you through each crucial financial planning step.



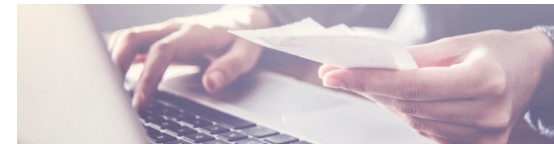
FIRST BANK

We're so glad you've chosen to bank with us.
[View Email in Browser](#)

Welcome to First Bank!

We're so glad you've chosen to bank with us.

As our client, you have access to a number of great tools that make monitoring and managing your money even easier.



Stay Safe

Your account comes with IDProtect, an identity theft monitoring and resolution service¹ that includes:

- Credit file monitoring²
- Up to \$10,000 ID theft expense reimbursement³
- And more!
- Add extra features such as a temporary buydown.

Plus, you can also sign up for cell phone protection.³

Swipe Right

Don't miss out on your chance for \$100 in rewards points! To redeem, activate your debit card, [sign up for the First Bank One Rewards Program](#), and make a transaction within the first 30 days of opening your account.

Going forward, you earn rewards points on every qualified purchase when you use your First Bank debit card. Redeem points for cash back, gift cards, travel, and more. You can even pool points with your First Bank credit card.

[Sign Up Today](#)

mobile app. Deposit
ATM or First Bank


Mobile App

[Load Now](#)

checks, if you're
you have any
to help. Please

5 pm.

[firstbank.com](#)

and their joint account
(s) listed on the account (service
trusts, the service is available
savings accounts, the service
is not available to a "signer" on
for churches and their
ion. Credit file monitoring may
are summaries only and do
Actual Guide to Benefit and/or
through the company named in

Revenue Generation and Acquisition Drivers

Private Banking Rollout

NOTABLE NUMBERS

More than **170 clients**

Nearly **\$32.5 million** in deposits currently

Nearly **\$9.3 million** in active loans



PRIVATE BANKING

From First Bank

FIRST BANK



Continued Areas of Focus in 2021

Continued Areas of Focus in 2021

Autobooks

A convenient online payments and invoicing tool that business clients can access right in online and mobile banking.

NOTABLE NUMBERS

More than **\$5 million** in payments have gone through the system so far, and the **annual shared fee income continues to increase** with each new business client added

Our digital media and retargeting campaign resulted in **2 million impressions** and **5,000 clicks** to the site

FIRST BANK

DIGITAL ADS: SET A

Three digital ads for 'Open for business' featuring the text: 'Open for business. Autobooks has the tools to get you paid.' and 'TRY IT FOR FREE'. Includes a 'Find Out How' link.

DIGITAL ADS: SET B

Three digital ads for 'Speed up cash flow' featuring the text: 'Speed up cash flow with automated invoicing.' and 'TRY IT FOR FREE'. Includes a 'Try Autobooks Today!' link.

DIGITAL ADS: SET C

Three digital ads for 'Run your business like a boss' featuring the text: 'Run your business like a boss.' and 'TRY IT FOR FREE'. Includes a 'Get Started!' link.

Website interface for Autobooks. Header: 'FIRST BANK' and navigation links. Main content: 'Introducing Autobooks', 'Manage and grow your small business with Autobooks.', 'Accept Electronic Payments', 'Create Invoices', 'Automate Accounting', 'Manage Cash Flow', 'Schedule Autobooks Tour', and 'Ready to get started?' with buttons for 'Access your account', 'Enroll in digital banking', and 'Visit your local branch'.


Credit Card

PERSONALIZATION OF OFFERS

Q4 2020 campaign will roughly **target 15,000 high-value and good credit quality customers with credit card promotion**, highlighting online credit card application


\$0 Annual Fee. \$0 Balance Transfer Fee. 0% Introductory APR for the First 9 Months*.

Apply Now: Menu > Open a New Account > Apply for a Credit Card
*After which a variable 12.15-22.15% APR will apply.



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Ready to Apply for a Platinum Rewards Mastercard?

Do It Here: Menu > Open a New Account > Apply for a Credit Card



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Do It Here: Menu > Open a New Account > Apply for a Credit Card




Ready to Apply for a Platinum Rewards Mastercard?

Do It Here: Menu > Open a New Account > Apply for a Credit Card


5,000 Reward Points Await. Apply Today.

Menu > Open a New Account > Apply for a Credit Card



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5,000 Reward Points Await. Apply Today.

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5,000 Reward Points Await. Apply Today.

Menu > Open a New Account > Apply for a Credit Card

You've Been Preapproved.

Apply for a Platinum Rewards Mastercard right here in as little as 5 minutes.


Menu > Open a New Account > Apply for a Credit Card



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Menu > Open a New Account > Apply for a Credit Card

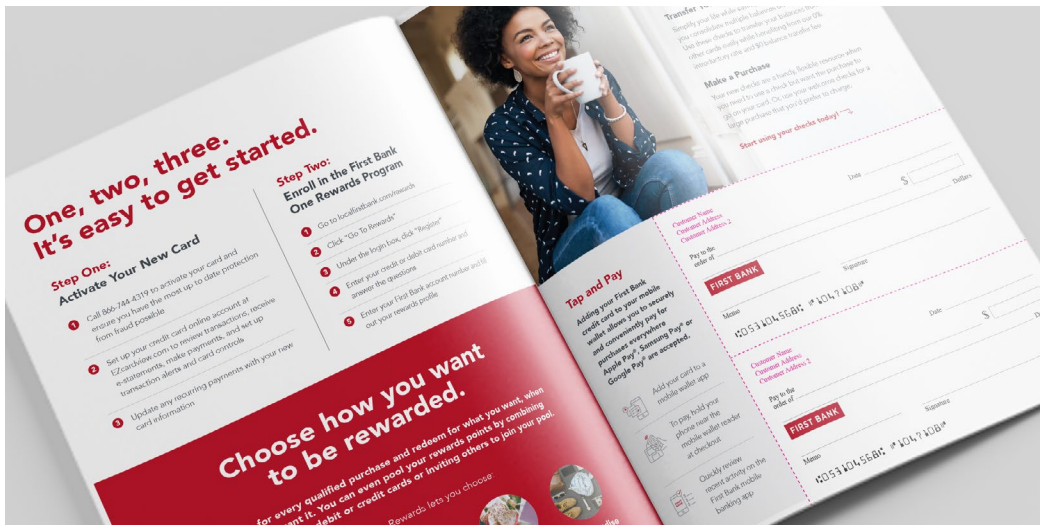


You've Been Preapproved.

Apply for a Platinum Rewards Mastercard right here in as little as 5 minutes.

Credit Card

WELCOME KIT AND WORLD ELITE REBRAND



EverFi Sponsorship

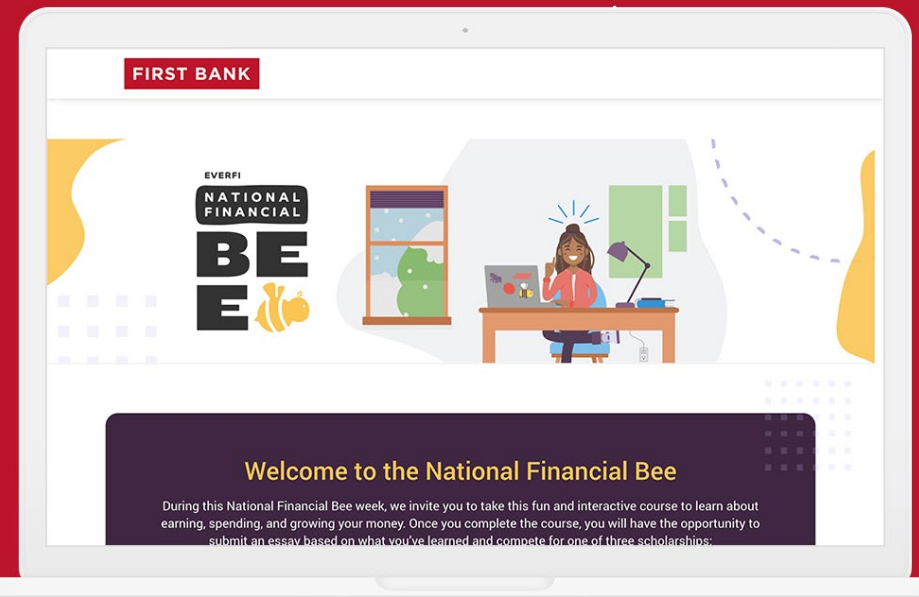
With Teach Children to Save month on hold because of the virus, the bank took the opportunity to become one of the top sponsors of EverFi's National Financial Bee—a contest to encourage high school students to learn the fundamentals of savings and financial planning.

NOTABLE NUMBERS

Of the 37 sponsors, First Bank landed at **10th for highest essay entries and engagement** (more than 1,550 visitors to the page)

The bank also **sponsored four \$1,000 local scholarship winners** who entered through our contest landing page

CONTEST WINNER




Financial Education

This content is used in monthly newsletters, on social media, for employee education and relationship building, and more.

FIRST BANK Personal Business Digital Banking Mortgage Insurance Wealth About Learn

Forbes Names First Bank as Best-In-State Bank



Explore All Share f t in

Business

For the second year in a row, First Bank has been chosen as one of America's best banks by Forbes for its 2020 Best-In-State Banks list.

This year, First Bank was ranked the **number one bank in North Carolina**, and it remains the only one on the NC list that is headquartered there. According to Forbes, banks were scored based on "... an independent survey of more than 25,000 U.S. consumers who were asked to rate banks at which they have or previously had checking accounts. Participants made recommendations regarding overall satisfaction, they also assessed banks in the following areas: "Trust," "Terms & Conditions," "Branch Services," "Digital Services," and "Financial Advice."

"To make the list as one of America's best banks for the second year in a row is further evidence that we're doing the right things for our customers and our communities," said Mike Mayer, First Bank CEO and president. "Everything we do is about building relationships and helping our customers achieve their financial goals for themselves, their families, and their businesses. This award is a nice recognition of that effort."

We truly and sincerely thank everyone who has chosen to bank with us. It's your feedback and your support that has gotten us this wonderful recognition. The NYC Times Square image above is from our partners at NASDAQ who helped us celebrate this momentous occasion.

Ready to get started?

Get a free business consultation [Start Now](#)

Contact us today [Get in Touch](#)

Connect with us


f t in

You may be interested in...



FIRST BANK Personal Business Digital Banking Mortgage Insurance Wealth About Learn

Three Tips to Building Your Emergency Savings



Explore All Share f t in

Personal

Trying to stay on top of your finances and budgeting for monthly expenses can be stressful, especially when unexpected car repairs, job-related issues, or natural disasters occur. We want to make sure that you are fully prepared in case any unexpected life altering events happen and fortunately there's a way you can do so.

Starting to build your emergency savings can help you when you find yourself in a bind. Emergency savings, or an emergency fund, allows you to build a savings buffer, so that you do not have to worry about how to pay for unforeseen financial emergencies.

If you don't know where to start with saving for emergencies, here are a few tips to help get you started.

Create a budget.

Creating a budget helps you estimate how much you are spending. You can adjust a budget to show how much you are spending on a monthly or weekly basis. This helps you visualize where your money is going and how much of your income you have left over after paying bills.

Having a budget can also help you determine what you need. Determining needs over wants can free up more money from things that aren't necessities.

Determine how much to put into your emergency fund.

Money experts recommend having three to six months' worth of expenses saved in your emergency savings. However, once a budget has been created and you see how much extra income you have, you can decide how much is reasonable to put into an emergency fund.

Don't be discouraged if it seems like you aren't saving enough initially. Everyone's situation may vary and as you become more comfortable saving, adjustments can be made.

Determine where to keep your emergency fund.

Figuring out where to keep your emergency savings is completely up to you, but make sure to keep it in a place that is easily accessible. A few options for savings are a savings account, checking account, or certificate of deposit.

No matter which option you choose, we have associates ready and available to help get you started. Find your local branch today and start getting your savings in order.

Want to continue learning how to make your money go further? Take our interactive course on [building emergency savings](#). In this module, you will find practical ways to save.

Other Resources


[Building Emergency Savings](#)

[How to Make A Budget](#)

[Financial Basics: Monthly Budget](#)

FIRST BANK Personal Business Digital Banking Mortgage Insurance Wealth About Learn

Lock It Up: Protect Your Login Info



Explore All Share f t in

Personal

These days an increasing number of people are online creating accounts for shopping, streaming services, or to stay connected with other people. Of course, with all those accounts on various websites, who wants to create a different username and password every time?

Well, it turns out the extra effort is worth it. Having different logins for your online shopping or subscription accounts can reduce your risk of fraud.

Here's why: If you use the same username and password across multiple sites and one of them is compromised, access to the other sites is automatically at risk. Fraudsters will then use the stolen credentials on those other sites to see if they can gain access and attempt various forms of fraud or other data mining activity.

Please note: First Bank has several protective measures in place to ensure that your information is secure and that your account is safe from this type of fraud. But your other online accounts may not be so well guarded.

Here are some tips to help you make each of your log-ins stronger and more secure:

- 1. Use different login information.** Not surprisingly, this is the best thing you can do to keep fraudsters out of your retail or subscription accounts. This means you will need to resist using your favorite username or password over and over again because it is the easiest to remember.
- 2. Create strong/unique usernames and passwords.** When using different usernames and passwords, use information that is not easily identifiable, but something you can remember. The more complex the less likely it is to be guessed. One more tip: use numbers, capital letters, and special characters throughout your username or password, not just at the beginning or end.
- 3. Enable two-factor/multi-factor authentication where available.** By enabling this feature, a user is provided a second form of identification to verify a log in attempt. Think of it as a second layer of protection against potential attackers. This can be as simple as receiving a code via text or email, or clicking a link to confirm a log in from an unfamiliar device.
- 4. Keep second factor information confidential.** Never give out your second factor code to anyone - even if they say they are from a favorite website, company, or store. For example, First Bank will not ask for a Secure Access Code for our online or mobile banking ever when helping you with a question or concern about your account.
- 5. Change information directly on the site.** If you are ever notified that one of your accounts has been compromised, make sure to change the username and password immediately. If that compromised information was also used for another account, change that information as well. Note: If you receive an email that says your login may have been stolen, don't click on the link in the email! Go directly to the impacted website and change your information there. This helps keep you safe from phishing attempts.
- 6. Be cautious.** Always protect your login information for any online site. Even if you believe there is no risk, keep this information secure.

For more helpful tips on how to stay safe browsing and shopping online, check out these resources:

[Have You Heard of Smishing?](#)

[5 Tips for Safely Managing Your Finances Online](#)

[7 Tips to Help You Protect Your Identity](#)

Financial Education

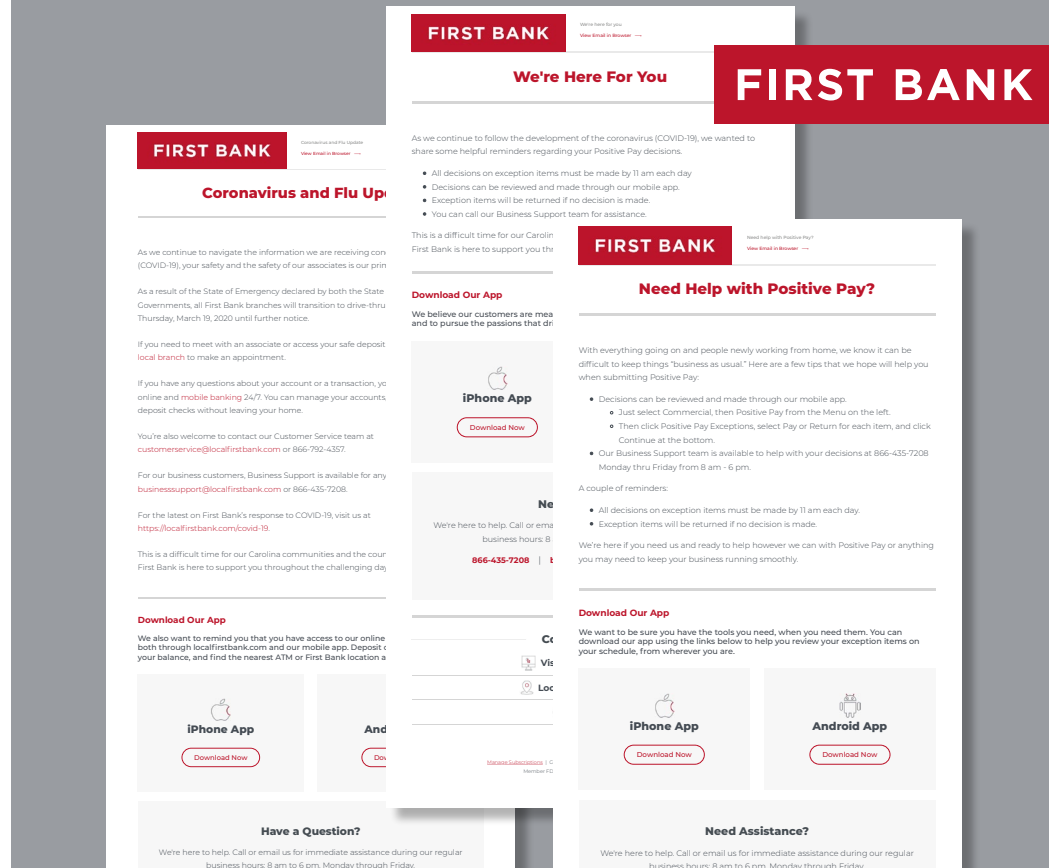


Branch and Line of Business Support

Branch and Line of Business Support

COVID-19 Response

As regulations and guidance across the Carolinas changed, sometimes week by week, Marketing supported the branch and office network by creating signs, emails, posters, a landing page on the website and more to communicate with customers about the measure we're taking to keep them and First Bank associates safe.



We're Here For You Banners



Mailers & Leave Behinds

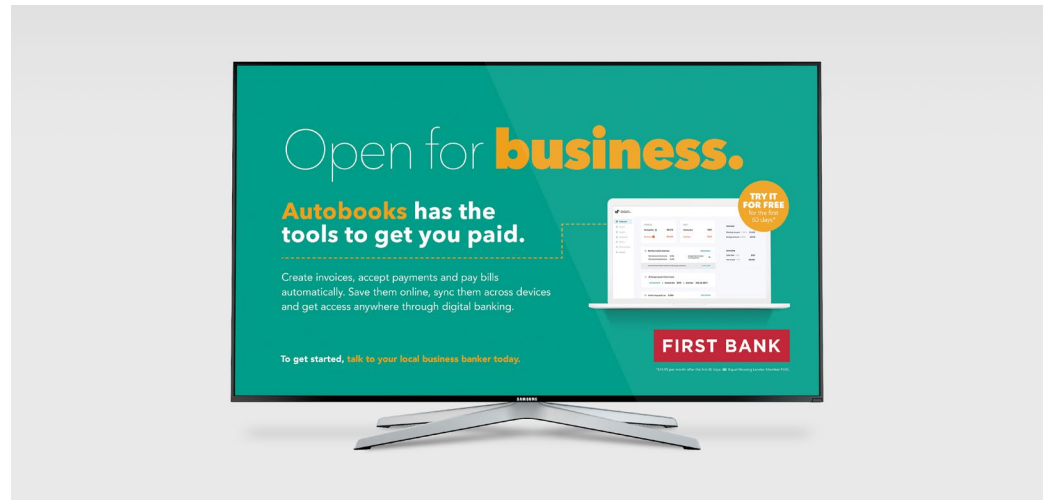
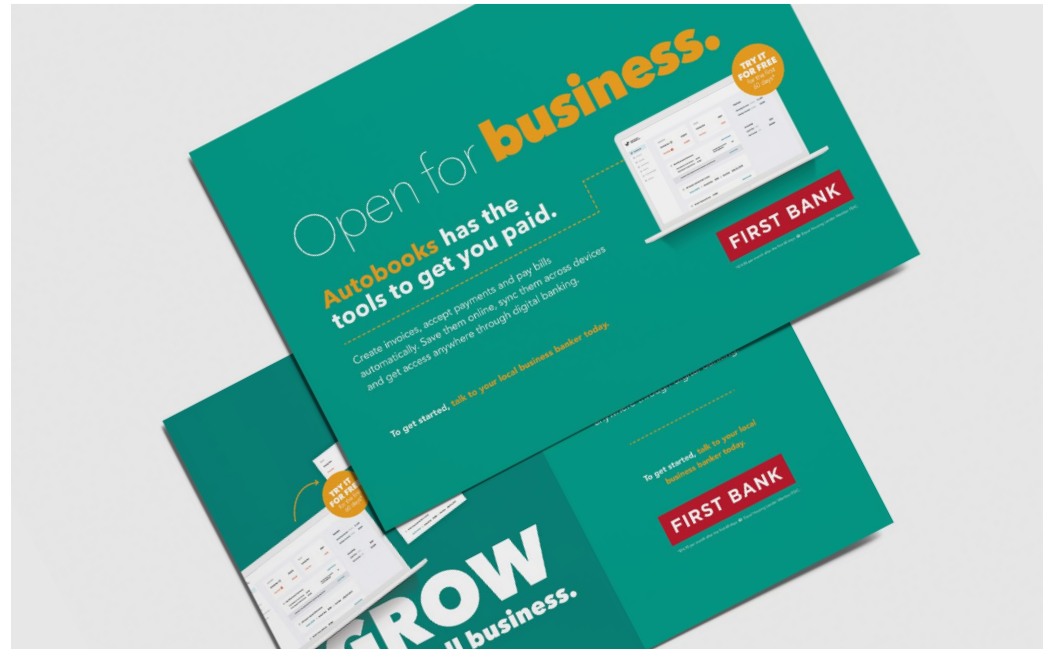


Surprise & Delight Cards

For use at local businesses, in the community or target groups to promote First@Work



Autobooks Campaign



Bank@Home Campaign

Your financial future looks bright.

See your account activity clearly and use our tools to track spending and manage your budget goals.

myMoney

FIRST BANK

Get access to MyMoney through online banking today. For more information visit: localfirstbank.com/myMoney

Equal Housing Lender. Member FDIC.

Banking when you're on the road. Or not.

Digital banking keeps you connected to your accounts and the tools you rely on.

[Get The Details](#)

Your financial future looks bright.

See your account activity clearly and use our tools to track spending and manage your budget goals.

[Discover MyMoney](#)

Get the scoop on financial freedom.

Try our free online financial wellness courses to learn how to budget, save and manage your money.

[Start Learning](#)

What are your next steps?

Take our quiz to find solutions to put you on the right financial path.

[Start The Quiz](#)



Block out the fraud.

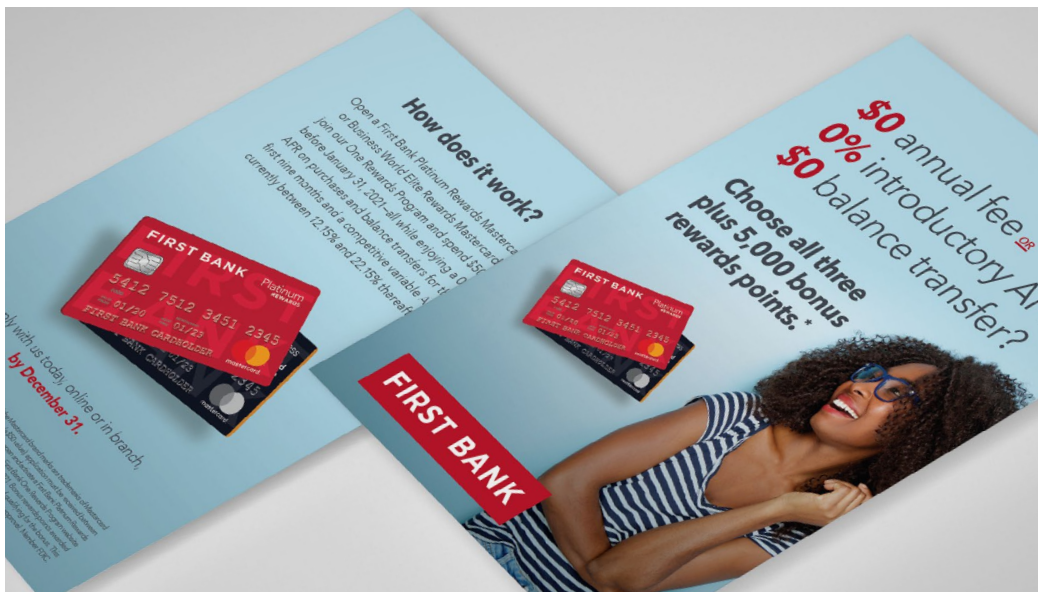
Protect yourself from fraud with timely transaction alerts and push notifications, so you can kick back and relax knowing your accounts are safe.

To protect your money, visit: localfirstbank.com/alerts

FIRST BANK

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Q4 Credit Card Campaign



Account Flashcards

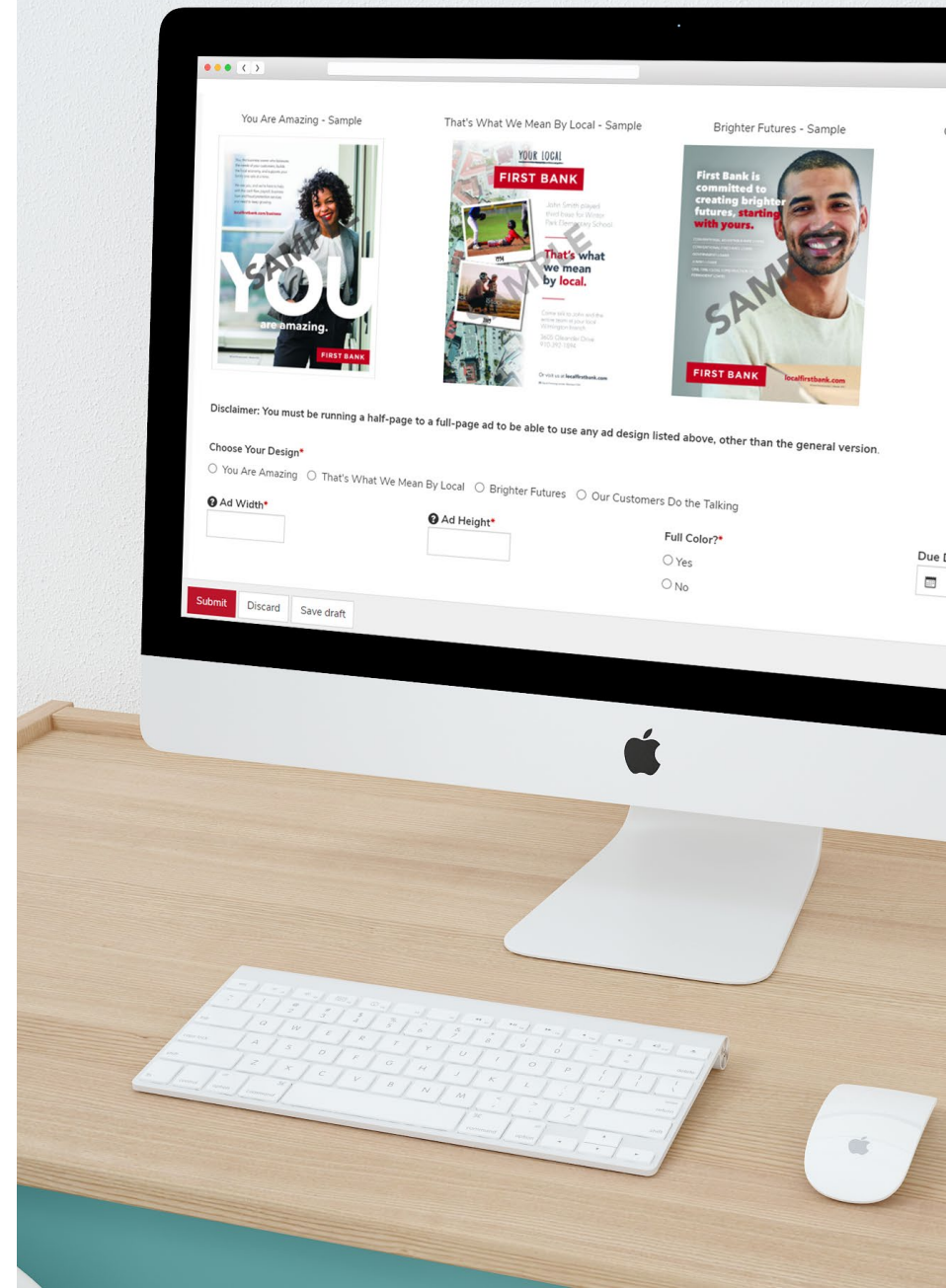


Branch and Line of Business Support

Advertising, Personalization & Design Requests

More than 165 requests for collateral fulfilled by the Marketing team so far in 2020, including more than 80 ad requests across branches, and 31 personalization and design requests from the mortgage and wealth teams.

FIRST BANK



Branch and Line of Business Support

FBIS Changes

Working closely with stakeholders across the bank and FBIS, Marketing led the conversion of Bear Insurance to the unified FBIS:

- A number of communications went out ahead of the change
- Store fronts were also prepped to convey the excitement about the update

As locations changed or were renovated, Marketing also produced mailers and emails about the updates

Marketing continues to manage and contribute to the FBIS LinkedIn page, growing the audience and providing a platform for brand and business development

FIRST BANK

FIRST BANK
Insurance Services

Introducing First Bank Insurance Services

Same Great Team, All New Name

Over the last couple of years, the team at Bear Insurance Service has been making improvements to the services and products we offer you. This is in large part because of the resources we gained when we merged with First Bank Insurance Services in 2017.

Now, with the opening of our brand new Albemarle office this August, we're pleased to announce that we will officially operate under the First Bank Insurance Services name in full. All the local insurance agents you've come to know and trust will be there as we make this exciting update.

Because we'll be First Bank Insurance Services, our agents will be able to connect you with the experts at First Bank who offer financial planning and accounts, retirement solutions, home loans, business loans and more.

Plus, our First Bank Insurance Services office network includes new locations in Sanford and Southern Pines, as well as the ones you've come to know in Albemarle, Locust, Mt. Gilead and Mt. Pleasant.

We couldn't be more excited about what's ahead, and we're so grateful that you've chosen us to support you, your family, and your business.

Explore more at
localfirstbank.com/insurance

First Bank Insurance Services is a proud member of the Independent Insurance Agents of North Carolina and a Trusted Choice Insurance products are underwritten by non-affiliated insurance companies. Insurance products offered are:

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

FIRST BANK
Insurance Services

Future home of First Bank Insurance Services

Same great team.
All new name.



Digital Highlights

Digital Banking

NOTABLE NUMBERS

We have **91,000 enrolled users**,
75% are retail, 25% are business

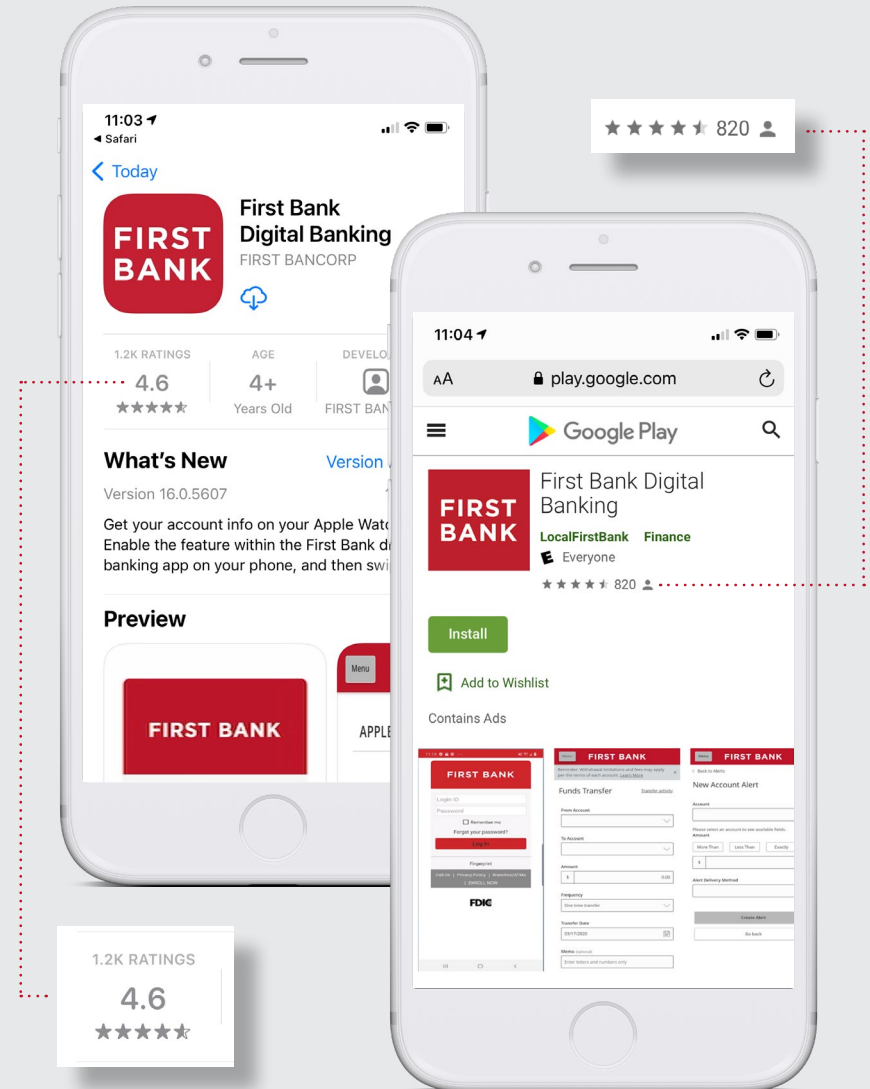
So far in 2020, those users have **logged in 16.5 million times** to the platform

62% of the time, logins were through
mobile devices

The average number of monthly logins
is now 1.35 million – a **35% increase in
monthly logins** in less than a year

In April 2020, there were **nearly 1.7 million
logins in a single month** due to stimulus
checks being deposited

Use of **mobile check deposit has increased
by 25%**, with the current 6-month average at
14,100 checks per month



Q2 Smart Platform

Targeted audiences within online and mobile banking are selected based on products they currently have or are likely to adopt.

NOTABLE NUMBERS

July 2020 campaign promoting the One Rewards Program and targeting personal checking customers had a **click through rate of 0.44%** (industry average is 0.33%) and resulted in a **63% increase in sign-ups** over the month

BUSINESS WORLD ELITE REWARDS ADS

Points for qualified everyday purchases.
Swipe and earn gift cards, merchandise, and more.
[Sign Up For Free Today](#)

This advertisement features a wooden background with a First Bank Business debit card and a coffee cup. The card displays the number 5412 7512 61723 and the name BRAD BORGHESIA.

Points for qualified everyday purchases.
Swipe and earn gift cards, merchandise, and more.
[Sign Up For Free Today](#)

This advertisement features a wooden background with a First Bank Business debit card and a coffee cup. The card displays the number 5412 7512 61723 and the name BRAD BORGHESIA.

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PLATINUM REWARDS ADS

Points for qualified everyday purchases.
Swipe and earn gift cards, merchandise, and more.
[Sign Up For Free Today](#)

This advertisement features a white background with a First Bank Personal debit card and a coffee cup. The card displays the number 4312 5712 61723 and the name BRAD BORGHESIA.

Points for qualified everyday purchases.
Swipe and earn gift cards, merchandise, and more.
[Sign Up For Free Today](#)

This advertisement features a white background with a First Bank Personal debit card and a coffee cup. The card displays the number 4312 5712 61723 and the name BRAD BORGHESIA.

Points for qualified everyday purchases.
Swipe and earn gift cards, merchandise, and more.
[Sign Up For Free Today](#)

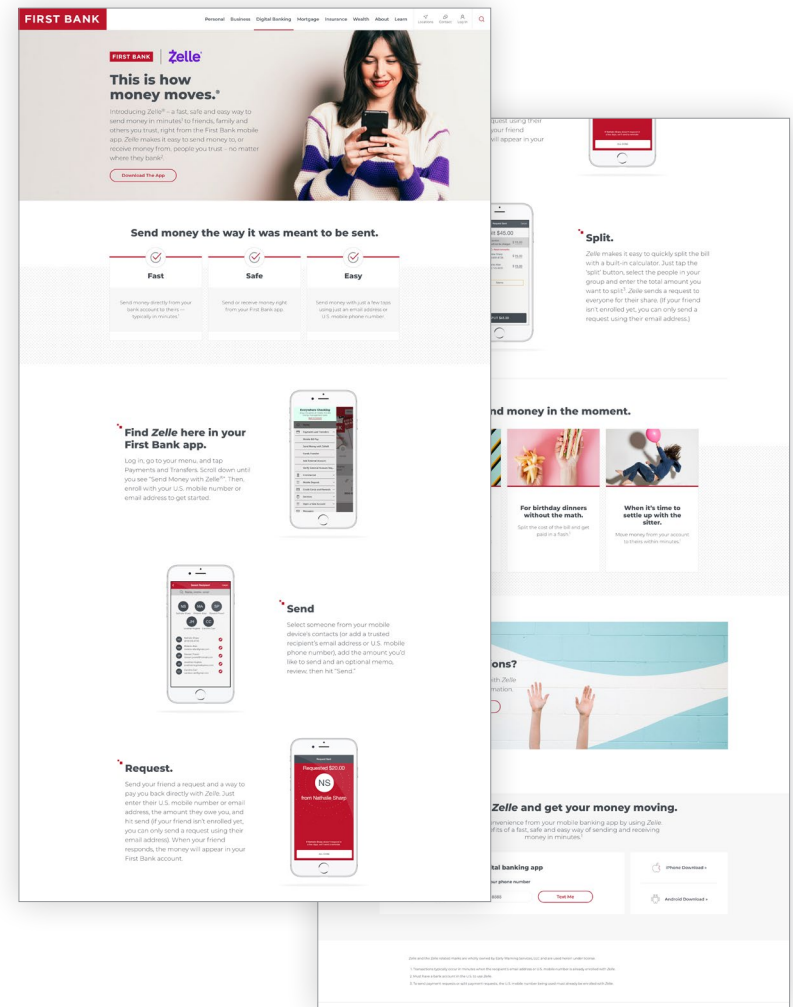
This advertisement features a white background with a First Bank Personal debit card and a coffee cup. The card displays the number 4312 5712 61723 and the name BRAD BORGHESIA.

Points for qualified everyday purchases.
Swipe and earn gift cards, merchandise, and more.

This advertisement features a white background with a First Bank Personal debit card and a coffee cup. The card displays the number 4312 5712 61723 and the name BRAD BORGHESIA.

Zelle®

Since its launch, we've had nearly **7,000 customers** use Zelle for **more than 36,000 transactions**, totaling **\$7.2 million**.



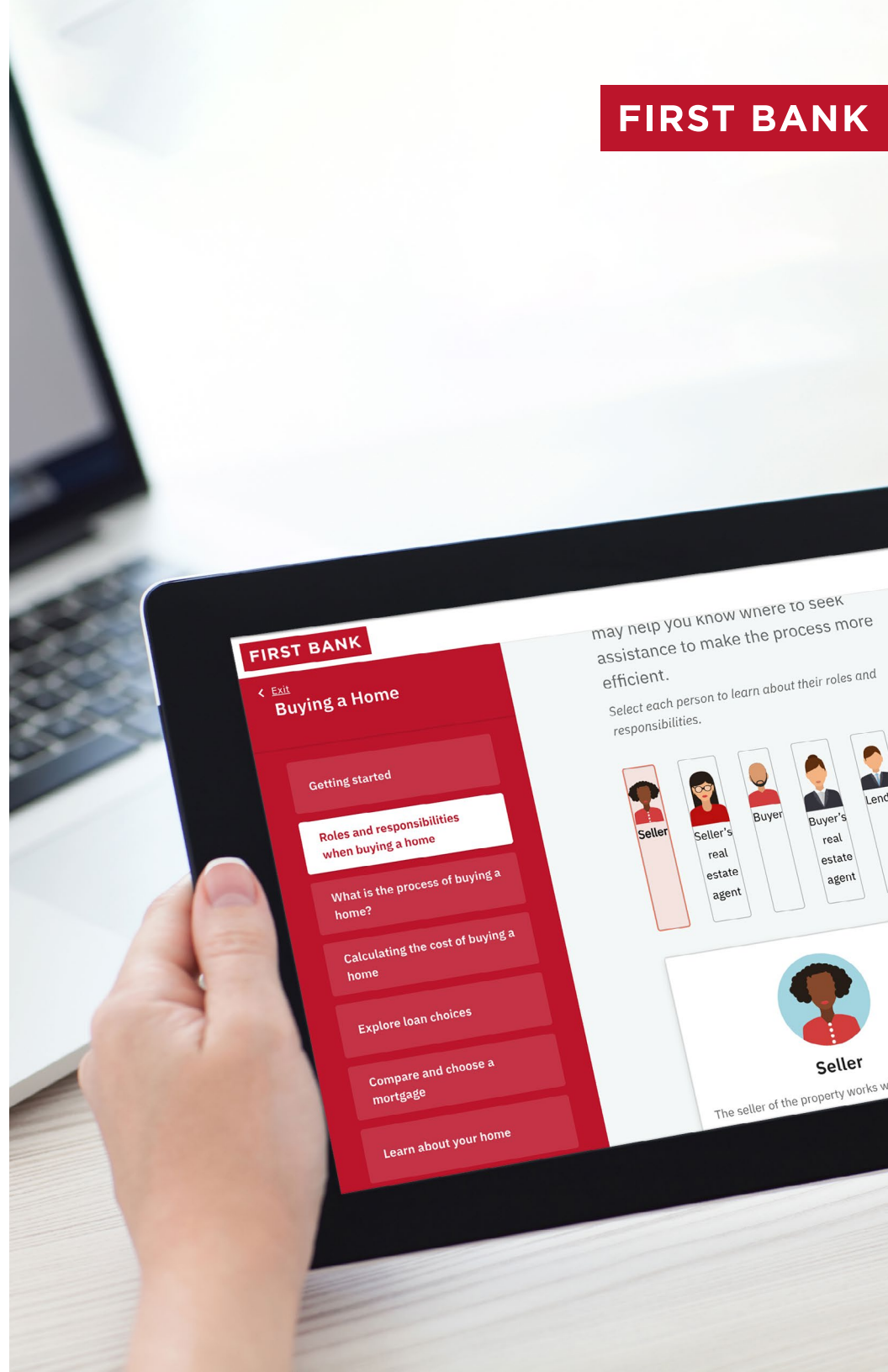
EverFi

EverFi provides financial education modules that are the backbone of the @Work program, featured in the Learn section of the website, and shared frequently through social media.

NOTABLE NUMBERS

We've seen a **12% increase in engagement** with the modules over 2019, with **more than 9,790 users** so far in 2020

In August, we **mentioned a home buying module** in the customer newsletter and saw a **corresponding jump in users (226)** upon delivery



Digital Highlights

Branch Listings and SEO

By streamlining all branch listing information through one dashboard, we were able to make our locations more consistent, easier to find, and keep them up to date across all search engines.

NOTABLE NUMBERS

13% increase in clicks to the website

41% increase in clicks to call the branches

31% increase in Google map views

In Q3, we also began **optimizing our Google My Business listings** for keyword searches and have so far seen a **2-3% visibility lift for each of our locations** (in search results) across the footprint

FIRST BANK



Social Media

Across channels, we've seen a **54% lift in engagement**, and a **46% increase in clicks on posts** as compared to 2019

We have **15% total net audience growth**, with **more than 9,600 followers** across Facebook, LinkedIn, Twitter, and Instagram

5,116
followers



2,255
followers



1,460
followers



785
followers



Facebook Highlight

NOTABLE NUMBERS

Published 300 posts and counting this year

Impressions have increased almost 50%, which means our **posts were seen more than a half million times so far**

Audience on that platform has also **increased by 4%**



Media and Advertising

Business Journal Three-Market Buy

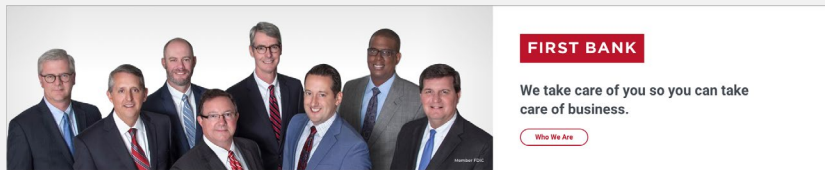
Homepage takeovers that generated new clients and boosted the local profiles in the three metros.

TRIANGLE HOMEPAGE TAKEOVER



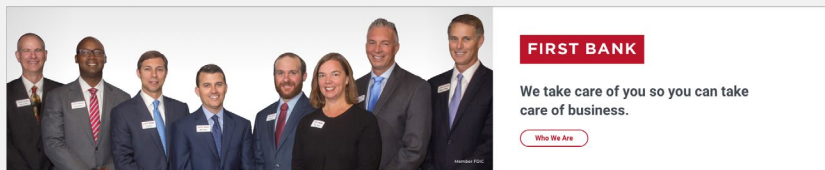
A promotional banner for the Triangle market. On the left is a group photo of four business professionals. To the right, the text reads "FIRST BANK" in a red box, followed by "We take care of you so you can take care of business." and a "Who We Are" button.

TRIAD HOMEPAGE TAKEOVER

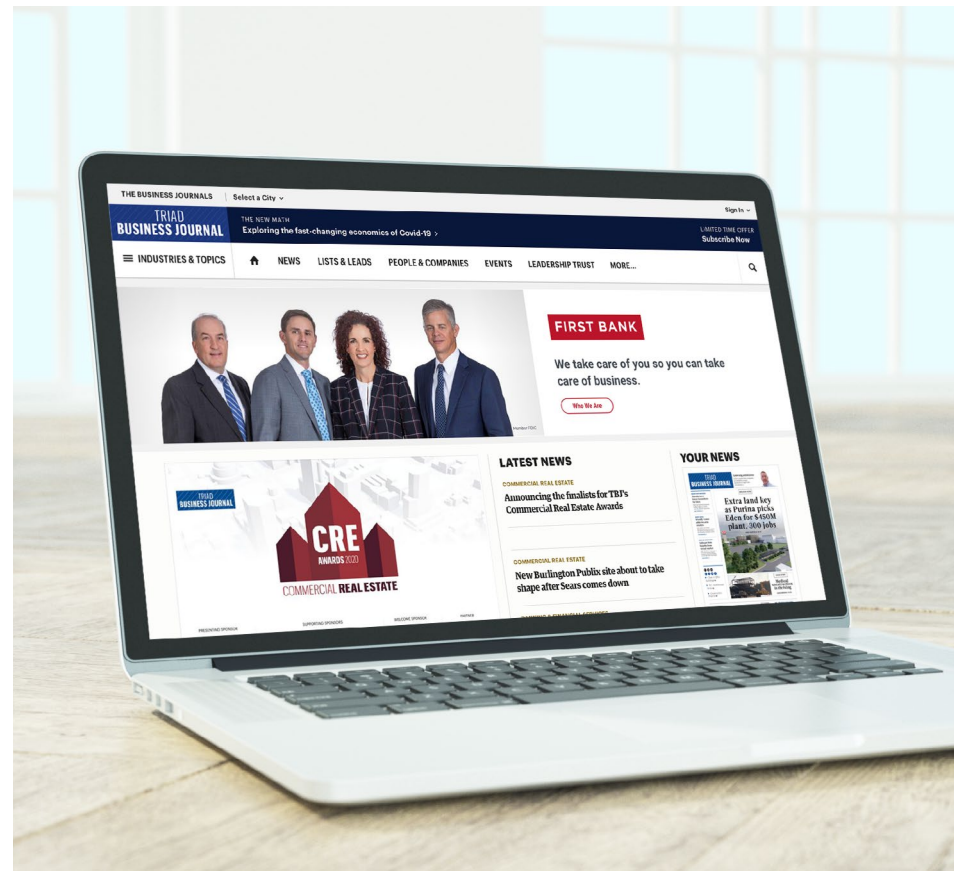


A promotional banner for the Triad market. On the left is a group photo of seven business professionals. To the right, the text reads "FIRST BANK" in a red box, followed by "We take care of you so you can take care of business." and a "Who We Are" button.

CHARLOTTE HOMEPAGE TAKEOVER



A promotional banner for the Charlotte market. On the left is a group photo of eight business professionals. To the right, the text reads "FIRST BANK" in a red box, followed by "We take care of you so you can take care of business." and a "Who We Are" button.



Wake County

With support from S+A Communications, we're leading all public relations efforts, team social media training, brand and market messaging, events, and new branch openings.



TBJ October Takeover

Homepage & Takeover Ads

"First Bank is hands on, flexible and an important part of our team." Partner With Us >

"First Bank has provided solutions that positively affect our bottom line."

Start Saving >

"First Bank is a trusted part of our core team." See Why >

EMAIL

This messaging is brought to you by Triangle Business Journal on behalf of First Bank.

TRIANGLE BUSINESS JOURNAL

At First Bank, our goal is to make your life easier and your business more profitable. That starts with helping your employees feel happier at work and less stressed at home.

Through **First@Work**, a free financial wellness and banking program, your employees have access to a complete package of online financial education courses, flexible account options, great perks, and comprehensive resources to support their long-term goals and to breathe a little easier.

Partner With Us

Our Triangle team has deep industry and local knowledge, can get you competitive loan rates with flexible terms, and help you run and

What is First@Work?
A simple path to financial wellness.

- Online Courses**: Free online courses empower employees with the knowledge they need to make smart financial choices.
- Live Digital Events**: Personalized webinars on a range of key financial topics like credit building, home ownership, and more.
- MyMoney Tool**: Free personal financial management tool helps employees manage their money in real time.

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

- Checking & Savings**
 - Checking account with no monthly maintenance fee with a direct deposit*
 - One free overdraft annually
 - One free order of checks
 - No hassle savings account when you set up a \$10/month auto-transfer
- Peace of Mind**
 - iDProtect® - Identity Theft Monitoring and Resolution Service** that includes:
 - Credit file monitoring**
 - Up to \$10,000 in theft expense reimbursement***
 - And more!
 - Cell phone protection**
- Convenience**
 - More than 100 branch locations across the Carolinas
 - No First Bank fees at out-of-network ATM's plus with our ATM fee rebates we will refund up to \$15/month of fees charged by other ATM owners*
 - Free digital banking and mobile app with check deposit and Zelle®**
- Rewards**
 - Employees can earn \$100 in reward points by:
 - Opening a First Bank First@Work checking account
 - Activating their debit card and enrolling in our rewards program within 45 days
 - Making at least one qualifying transaction with your First Bank debit card within 45 days*

Triangle Business Journal Buy

OCTOBER TAKEOVER

40 UNDER 40 LIST: TRAVIS BAILEY

TBJ ARTICLE

Career & Workplace · Sponsored Content by First Bank

10 MONTH MBA
GARNER 100% Online
Learn More

SMALL BUSINESS BIG MISSION

Career & Workplace · Sponsored Content by First Bank

Business owners: Don't be afraid to ask for help (and help others) during Covid-19

By Travis Bailey — 3rd Regional Executive, First Bank
May 29, 2020

The severe economic downturn resulting from Covid-19 is well-documented. In fact, it's hard to visit a website or turn on a radio-TV station and not be reminded of record high unemployment or companies struggling just to stay in business.

Business owners — especially small business owners, in my view — are faced with issues that most could never have imagined. From wanting to keep valued team members employed, to wondering when lost revenue will return, or if they'll even be able to open their doors in the new future, today's small business owner is dealing with pressures from seemingly all angles.

As a banking executive that works with hundreds of small businesses throughout the Triangle, I've been encouraging business owners to reach out and ask for the help that is available to them during these unprecedented times. Whether it is a capital need, questions related to SBA funding options, guidance on fund expense control, or a local program like Wake Forward, take a hard look at your company and see if options available in the market are fit for you.

Beyond these well-known resources, I've also been advising business owners to not feel like they have to go it alone. It's very easy for a small business owner to feel like they are on an island, left to handle these unprecedented pressures by themselves.

It doesn't have to be that way.

As a successful business owner, you've undoubtedly developed a network of trusted individuals. Whether it's your attorney, CPA, banker, a key customer or employee, lean on your network during these times. Share your challenges and listen to theirs. The likelihood that by discussing these challenges together, you'll think of new solutions is even greater.

I've tried to build my career on a platform of servant leadership, and it's a belief that my company shares. I can think of no better time for our collective business community to come together and function like servant leaders.

In addition to asking your network for help, pay attention to other business owners who are struggling. Reach out to them and offer to help, even if it's just in the form of a quick phone call or Zoom meeting to compare notes and offer encouragement.

This is also a great time to grow your network. I've seen some great examples of the Triangle business owners uniting virtually. For example, [BNCtriangle.com](#) is a direct link to a highly active Facebook group of more than 400 Triangle business leaders who share best practices during these uncertain times and offer timely updates — promotional messages are not allowed, proving once again that the business community is looking to come together and support each other. In addition, there are countless LinkedIn groups on a local and

7 OF 10 THUMBNAILS

Travis Bailey, First Bank

FIRST BANK
f i n

TBJ reveals 2020 class of 40 Under 40 winners (final batch)

Triangle Business Journal is proud to announce the winners of our 2020 40 Under 40 Leadership Awards.

By Cameron Rogers — Associate Editor, Triangle Business Journal
as of 12/20/20, 12:45pm EST

Editor's Note: Triangle Business Journal revealed its 2020 40 Under 40 Leadership Award winners in groups of 10 between July 14-17. Links to all of the winners are at the bottom of this story.

Triangle Business Journal on Friday unveiled the fourth and final batch of its 2020 class of 40 Under 40 Leadership Awards winners.

TBJ is again releasing the winners in groups of 10. The final grouping appears in the accompanying slideshow. The announcements and group were selected in no particular order.

The 40 Under 40 Awards recognize outstanding professionals under the age of 40 for their contributions to their organizations and to the community.

View TBJ's 40 Under 40 winners (fourth batch)

2020 40 Under 40 Award Winners (Group 4)

CEO: Bank's 'regional headquarters' in Raleigh is just the start

RECOMMENDED

By Cameron Rogers — Senior Staff Writer, Triangle Business Journal
May 9, 2020, 2:45pm EST

Three stories of plans hit the Raleigh skyline in early 2020 — part of Southern Pine-based First Bancorp's plan to score market share in the Triangle.

Dubbed a "regional headquarters," the site used to be "one of the ugliest buildings on one of the best lots in Raleigh," CEO Richard Moore says of the location at Browning and Six Forks roads. First Bancorp (NASDAQ: FBNC) purchased the property more than a year ago.

It used to be an old Central Carolina Bank building and was vacated by SunTrust when it left for North Hills.

"Instead of trying to spruce it up... we decided to knock it down and build a really eye-catching, interesting building," Moore says.

The first floor will be a First Bank branch. The second floor will house the regional team.

"And we haven't quite decided what we're going to do with the third floor," Moore says, adding that the building could "really" accommodate up to 75 people, depending on the jobs.

"We're really excited about having a place that is fairly central in Raleigh," he says. "It's both convenient for inside the building and outside the building. It really fits our bank and the bank we're trying to be in Wake County."

Richard Moore, CEO

The \$1.6 billion asset bank, which has filed papers with authorities for a new branch in Cary on North Academy Street, has been in the greater Triangle region for years, with branches in Apex and Fuquay-Varina (which will be moving to a new location in the coming months).

But under Moore's guidance, it's been enjoying bigger opportunities of late — specifically the fast-growing Raleigh market. And an environment with frequent acquisitions — including the acquisition combination of BBK and FirstTrust that closed last year — Moore says First Bank offers a differentiated position, both to employees and customers.

"We are committed to remaining independent," he says. "The people who work for us, the people who are coming to work for us and our customers all really like the fact that they're coming to work for an 85-year-old bank."

And that independence brings an advantage for the small business-oriented institution, Moore says.

"We view ourselves as just the perfect sized 'be' as we — we are not so big that we don't really know our customers but we're big enough that our technology and our offerings are equal to, if not superior, to banks much larger than we are... and that has been a really nice combination."

But it's an uphill hike as, in Wake County, First Bank ranks 16th in terms of deposits, as reported by the FDIC last year. The bank carries less than 0.4 percent of the total deposits in the county. Statewide, it ranks 10th, with nearly 1.2 percent of the deposits. And when just accounting for North Carolina-based institutions, it ranks fourth, FDIC numbers show.


Biggest Banks in Raleigh

Ad Campaigns

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



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

SPECIAL SECTION

A dearth no more: Team effort tackles lack of sites

BY ANDY WARFIELD

DAVIDSON COUNTY INDUSTRIAL PARKS OPEN CAPACITY FOR AN SQUARE FEET OF DEVELOPMENT

For an area with a deep history of hardware manufacturing, Davidson County historically has been a hotbed for industrial development. In the past decade, however, the county has seen a significant loss of industrial space. In 2019, the county lost 1.1 million square feet of industrial space, according to the U.S. Census Bureau. The loss was the result of a combination of factors, including the expiration of leases, the conversion of industrial space to residential use, and the demolition of older industrial buildings. The county is now facing a significant shortage of industrial space, which is a major challenge for businesses looking to expand or relocate. The county is currently facing a shortage of industrial space, which is a major challenge for businesses looking to expand or relocate. The county is currently facing a shortage of industrial space, which is a major challenge for businesses looking to expand or relocate.

FAST FACTS

- 83.4% high school graduation rate for Davidson County
- 24% Amount from the One North Carolina Fund
- 4% pre-Covid-19 unemployment rate of
- 20.3% Percentage of the workforce that is in the manufacturing sector prior to Covid-19

Intersection of Front and Brown

A ready workforce is one thing. Having places to work is another. Developing advanced manufacturing workers only to export them to trial at best.

To help address the void, the city of Lexington and Front Street joined forces to pursue...

Ad Campaigns

YOUR LOCAL
FIRST BANK



BRIDGET JEFFERSON
BELHAVEN BRANCH MANAGER

Bridget Jefferson has been the event coordinator for the Belhaven-Pantego Rotary Dinner-Dance and Auction for 5 years in a row.

That's what we mean by local.


Belhaven 770 W. Main Street 252-943-2149

Or visit us at localfirstbank.com

Equal Housing Lender. Member FDIC.

Block out the fraud.

Protect yourself from fraud with timely transaction alerts and push notifications, so you can kick back and relax knowing your accounts are safe.



Visit your local branch to learn more, or check out: localfirstbank.com/alerts

FIRST BANK

FIRST BANK

Ready to get more out of your banking relationship? Let's talk. Visit us at localfirstbank.com/business



Annette Huggins
Owner, Tripp's Academy of Dance

"The First Bank of Carthage is a huge time saver for me. I can get my money through the app and I can get my money through the app and I can get my money through the app..."



Kimberly Vernal
Vice President, CE, Vernal Family

"The First Bank of Carthage is a huge time saver for me. I can get my money through the app and I can get my money through the app..."



John B. Linderman, Jr
Managing Director, Ashby-RuangNorth Capital

"The First Bank of Carthage is a huge time saver for me. I can get my money through the app and I can get my money through the app..."



Ryan Jackson
CEO, Bethesda Rejuvenation

"The experience with First Bank has been right on the money. I can get my money through the app and I can get my money through the app..."



John Hunter
District 8 CEO, Weber Automotive Group

"During these times of unprecedented crisis, I had to wonder how First Bank would help me and my employees. I was so glad to find out that First Bank is here to help people employed. As always, they are with you, through it all, and that's what makes them so special."



Chuck Norman, APR
Owner/Principal, SAA Communications

"We've worked with First Bank for many years and they have always been a great partner. They are always there for us and they are always there for us..."



Oshana Watkins
Executive Director, Wake Episcopal

"We've worked with First Bank for many years and they have always been a great partner. They are always there for us and they are always there for us..."



Bill O'Boyle
Director & CEO, North State Consulting

"First Bank is here for you and your business. They are a local business partner and they are always there for you and your business..."

Equal Housing Lender. Member FDIC.

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

CAMPUS CHECKING
FREE FINANCIAL EDUCATION RESOURCES
MOBILE WALLET AND REWARDS WITH YOUR DEBIT CARD
MOBILE CHECK DEPOSIT AND STATE-WIDE ATM NETWORK WITH OUR APP

Carthage
109 Monroe Street 910-947-2561
Vass
100 Bank Street 910-245-4017

FIRST BANK

localfirstbank.com

Campus Checking is only for enrolled students under the age of 25. Member FDIC.

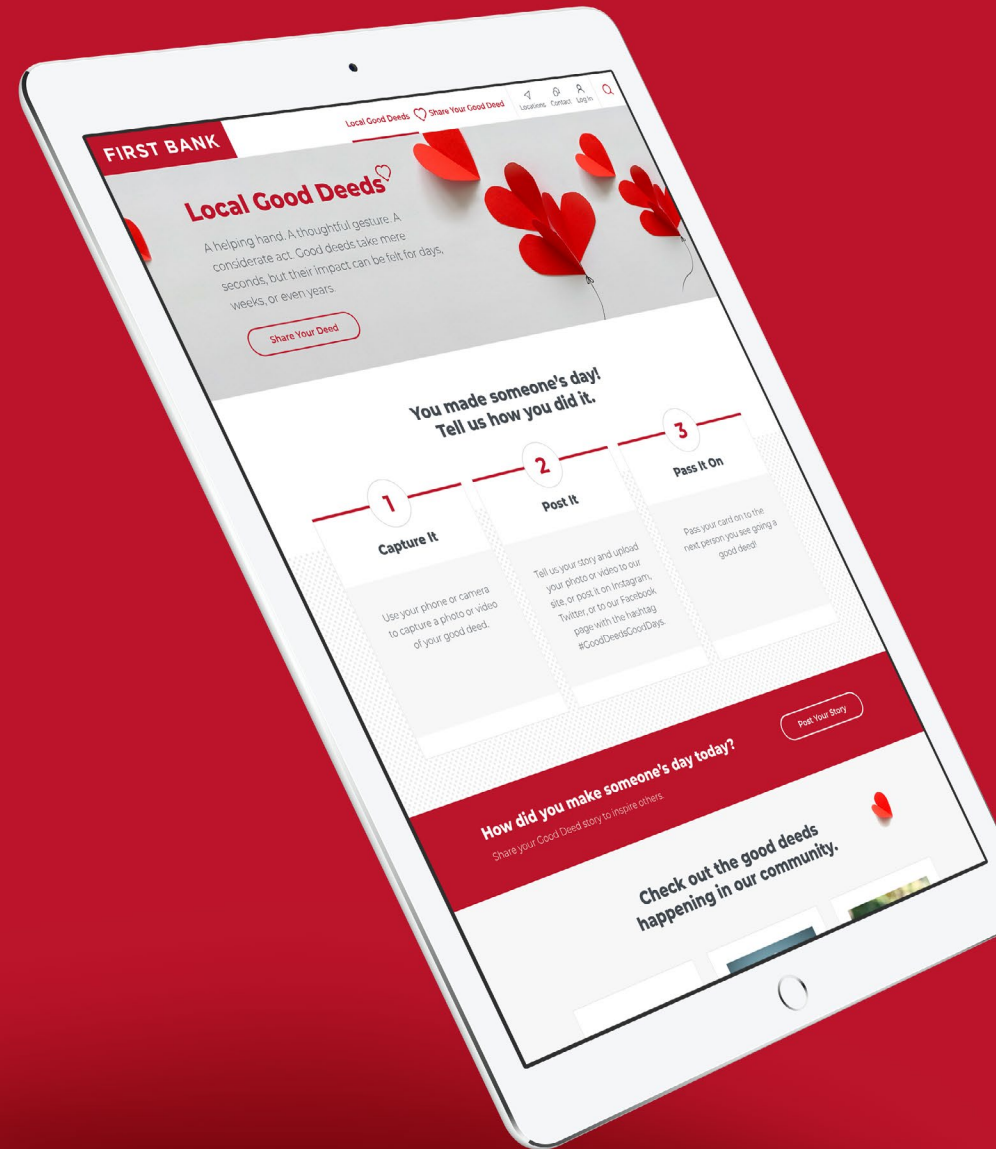
Social Responsibility and Community Investment

The Power of Good

In 2021 (start date pushed due to the coronavirus), the bank will launch its first-ever corporate social responsibility program: The Power of Good.

At its heart, we're aiming to make a tangible, long-term difference in people's lives, to engage and energize associates and customers, to build upon the bank's reputation as a pillar of support in communities across the Carolinas, and to further frame and boost the bank's brand under the banner of social good.

The program has two parts: a day of good deeds, and a quarterly corporate donation match.



Good Deeds Day

Beginning on a set date, such as the International Day of Happiness, associates across the footprint will be given \$20 to perform good deeds for unsuspecting strangers (e.g., pick up a tab in the drive thru, pay for someone's coffee or gas, lunch for firefighters, etc.) anytime that day and throughout the week following.

With every deed done, the associate will leave behind a small card that invites the recipient to pay the good deed forward and share what he or she did at localgooddeeds.com

Customers, vendor partners, and community leaders will all be invited to join us in the effort to do good and improve someone's day



Social Responsibility and Community Investment

Employee Donation Matching

Each quarter, First Bank will match employee donations to a nonprofit, up to \$10,000 each time.

Organizations will be chosen and agreed upon by employees and senior leadership, and donations such as volunteer time and food-drive items will also be matched (pounds to dollars, and \$10 per hour volunteered during personal time) and count toward the quarter's \$10,000 total.



FIRST BANK

Corporate Citizenship Page

These efforts and others are being tracked and will be articulated on a soon-to-be released Corporate Citizenship page for the First Bank website.



Coming Soon!

Thank you!

FIRST BANK