



# Introducing the **1st@Work Program!**



## ***Experienced Banking, Delivered To Your Workplace.***

Imagine a banking experience designed entirely around your convenience, where expert, personalized service comes directly to you at your place of work! With our innovative **1st@Work Program**, we bring a full suite of banking products and services straight to your employer's location. Skip the trip to the branch; let us handle your financial needs right where you are so you can focus on what matters most.

### **Digital**



- **Payments**<sup>^</sup> – (Wallet: Apple<sup>®</sup>/Android<sup>®</sup>) Apple Pay<sup>®</sup>, Google Pay<sup>®</sup>

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- **Mobile Banking**<sup>^</sup> – Card controls, travel alerts, balance alerts, spending trends, transfers, deposit a check, and more
- **Online Banking**<sup>^</sup> – 24-hour access to all accounts, check images, statements, export to financial software, transfer funds between accounts, and more
- **Bill Pay**<sup>^</sup> – Pay bills electronically, or if the payee doesn't accept electronic payments, we can still save you the trip to the mailbox with no postage expense
- **Zelle**<sup>®^</sup> – Send money quickly and securely to people you know and trust

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>^</sup>Enrollment is required. Other terms and conditions may apply. Mobile or wireless data rates may apply. Please check with your carrier for details.

### **Secure**

- When you add your card information to your phone, it is replaced with a unique encrypted account number
- Each transaction is securely authenticated with your fingerprint, your face, or your device passcode
- Your card and authentication information are never shared with the merchant or transmitted with the payment
- If your device is lost or the merchant's systems are compromised, your actual card information will be safe
- Debit cards have "tap" capability for added security and ease of use





# Deposits

- **Checking** account – No minimum balance required
- **Overdraft protection** – linking accounts, or 1st Advantage Plan, or Overdraft Privilege
- **ATM** fee refunds
- **Checks** – no cost
- **Savings** account – No minimum balance required with monthly transfer from FNB checking account
- **Money Market** account – An interest-bearing money market account offers some of the flexibility of a checking account with the interest structure of a savings account
- .25% rate increase on any **Certificate of Deposit** term

# Loans



- **Mortgage Discount** – up to .25% mortgage loan settlement credit combined with a competitive rate (max credit \$250)\*
- **Personal loans** (non-real estate) – .50% reduction in rate when auto-drafted from a First National checking account\*
- **No Closing Costs** (up to \$2,000 on HELOC's or Fixed Home Equity Loans of \$25,000 or greater)\*
- **Skip-a-Payment** (subject to terms, eligibility, and Bank offering)

\*Subject to credit approval. Terms and conditions apply. The information contained herein (including but not limited to any description of the company and its lending programs and products, eligibility criteria, interest rates, fees and all other loan terms) is subject to change without notice. Restrictions apply. This is an advertisement and not a commitment to lend. First National Bank NMLS# 424216 (nmlsconsumeraccess.org). Equal Housing Lender.



# Additional Benefits!

- **Insurance** – no cost, no obligation, check up on all insurance needs\*\*
- **Financial Check-Up** – work with an experienced financial professional to review your goals and develop an actionable plan to achieve them\*\*
- No cost 3x5 **safe deposit box** (or \$25 credit towards a larger size box) based on availability

**\*\*Not FDIC insured, no bank guarantee, and may lose value**