

We wanted you to be the first to know!

On October 5th, 2009, First Bank will implement a new and improved processing system, making banking with us even easier than before! This change offers you enhancements, as well as new features and services, which include the following:

- ***New updated statements.*** Since we will be upgrading to our new system the weekend of October 2-4, customers who currently receive statements will receive one statement including all activity from the last statement cycle until end-of-day Friday, October 2nd. After the upgrade, statements will continue to be sent out on the current normal statement cycle. (This is also an excellent time to sign up for eStatements.)

Savings accounts (excluding IRA Statement Savings Accounts) will now receive statements on a quarterly cycle. However, if during a month you perform an electronic transaction such as a withdrawal from your savings account through an ATM or transfer money to or from your savings account using Online Banking, you will receive a statement after the end of that month.

- ***Statement Savings Accounts.*** Beginning October 5th, savings accounts will compound and post interest quarterly.
- ***Online Banking enhancements.*** If you are currently a First Bank customer, please refer to the following instructions for preparing your online banking account for the conversion. (Bill payments will not be available from October 2 to October 5th.)
- ***Debit cards.*** Beginning November 1st, you will be able to use your Visa and Visa HSA debit cards using your PIN at the point of sale. This will allow you to make transactions at point of sale using either your signature (credit) or PIN (debit) with the same card. (This does not apply to ATM cards.)

If you currently hold a First Bank debit card but do not have a PIN, you will receive your new PIN in the mail before October 5th.

- ***Certificate of Deposit Interest Compounding.*** All certificate of deposit accounts will now receive daily compounding of interest. All individuals who receive monthly interest distributions by check will receive a separate check for each interest posting on each account.
- ***Home Equity Lines of Credit (HELOC).*** Beginning October 5th, the interest accrual method will change from average daily balance to daily balance.
- ***Individual Retirement Accounts (IRA).*** Beginning October 5th, First Bank will no longer allow deposits into fixed-rate or escalator-rate IRA CDs during the term of the investment (existing investments will continue to accept deposits until the investment's maturity date). First Bank offers various other IRA investment options, such as the IRA savings account and the IRA 18 month variable-rate CD that will allow deposits during the term of the investment.

- **New telephone banking.** Available on October 5th in both English and Spanish, the new number is (877) 962-2581. (Please note that the current telephone banking system will be available for inquiry only from Friday, October 2nd to Monday, October 5th.)

Please also note that from Friday, October 2nd, to Monday, October 5th, daily withdrawal limits for ATM and Visa debit cards will change temporarily as follows:

- ATM Card
 - ATM withdrawal limit \$200
- Visa consumer debit card
 - ATM withdrawal limit \$200
 - Point-of-sale limit \$500
- Visa business and HSA debit card
 - ATM withdrawal limit \$500
 - Point-of-sale limit \$1000

At First Bank, we recognize that an investment in technology will improve your banking experience. Consider it an investment in you...

FEE ADJUSTMENTS

Effective October 5, 2009

Statement Savings

Any account that falls below a \$200 minimum balance at any time during the quarter will be assessed a \$6.00 fee at the end of that quarter.

Savings/Money Market

The following transfer limitations apply to savings and money market accounts:

- Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no transfers by check, debit card or similar order to third parties. Transactions exceeding these limitations may result in account closure.
- Transfers from a money market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft or similar order to third parties are limited to six per month. Transactions exceeding these limitations will be assessed a \$5.00 per transaction fee. Repeated violations may result in account closure.

Certificates of Deposit (CD)

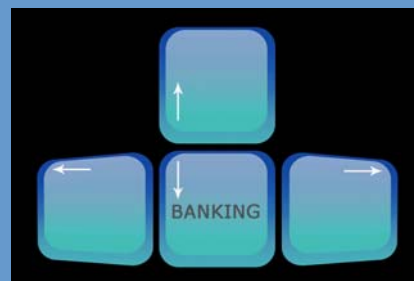
The penalty for withdrawal of the principal before the maturity date is the forfeit of an amount equal to:

<u>Term</u>	<u>Penalty</u>
Up to 6 mos.	90 days of interest
7 to 12 mos.	180 days of interest
13 to 30 mos.	365 days of interest
31 mos. +	540 days of interest



Coming October 5th...

Online Banking



How to Sign On

As part of the enhanced security featured in our new Online Banking system, please complete the following enrollment process the first time you visit Online Banking on or after October 5th:

1. Log on to www.firstbankrichmond.com.
1. Enter your current First Bank USER ID as your Online Banking USER ID and click "Continue". **Your USER ID must be entered in lower-case letters.**
2. Enter the last six digits of your Social Security Number as your temporary, one-time PASSWORD and click "Sign On". For security purposes, you will be asked to create a new PASSWORD.
3. The new PASSWORD must be a minimum of six characters and must contain at least one alpha and one numeric character. Your new PASSWORD is case sensitive.
4. You will be presented with **Secure Sign On**.
- **Secure Sign On** includes a security component to demonstrate that you are on your bank's website through the use of a chosen picture and personal phrase, as well as a component that verifies your identity through the use of qualifying questions, or recognition of your computer.

Upon completion, click "Submit".

5. Click on "Go to Accounts Overview" to access your accounts.

We are pleased to announce that effective October 5, 2009, we will be releasing our **New and Improved Online Banking services**. These services will make it easier than ever to review your account information, make transfers and pay bills.

From **Friday, October 2nd**, your online access will be temporarily disabled and placed in an "inquiry only" status as we complete the transition to the new Online Banking system. Beginning **Monday, October 5th** at 8:00 a.m., you can access your accounts online as usual.

To help you make a smooth transition to our new system, we suggest that you do the following:

Prior to October 2nd:

Download your transaction history. For your personal record keeping, you may consider downloading or printing your transactions. Beginning Monday, October 5th, your prior transactions will no longer be available for viewing online.

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Doing great things together



BUSINESS USERS

If you are an individual, sole proprietor or small business currently using Business Online Banking, you should find everything you need to continue conducting your banking with our New and Improved Consumer Online Banking.

Just follow the instructions included in this brochure for re-enrollment into Consumer Online Banking on or after October 5th, and take a tour of this new state-of-the-art online banking system. If you try it out and feel that you do need other features such as ACH or wires, one of our sales representatives will be happy to provide pricing for our Business Internet Banking services.

Questions?

Please call our Customer Support Department at
(765) 962-2581
or (800) 548-8138..

After October 5th:

Bill Payment. Access to bill payments will be unavailable from Friday, October 2nd, until 8:00 a.m., Monday, October 5th. Any payees or scheduled bill payments that you have set up in the current system will also be available on October 5th.

eStatements. If you are already receiving online statements, we ask that you re-enroll in our new system to ensure that we continue to provide you with this service. If you haven't signed up for eStatements, this is the perfect opportunity to protect both your security and the environment in a few easy steps.

WHAT'S NEW?

Secure Sign On. At enrollment, the system will ask you to choose a personal picture and phrase. Whenever you are logged in and see your personal picture at the top of the page, you know that you are operating in a secure environment

Same-Day Payments. Payments are processed the same day from Monday-Friday, excluding holidays. And you can make, edit or cancel payments until 9:00 p.m.

Funds Verification. When your payment is scheduled for mailing, we will verify the balance of your funding account. If you do not have sufficient funds in that account on the date your payment is scheduled, your payment may be delayed or cancelled. This will protect you from an overdraft situation.

Account-to-Account Transfers. Schedule one-time or recurring transfers from one First Bank account to another.

