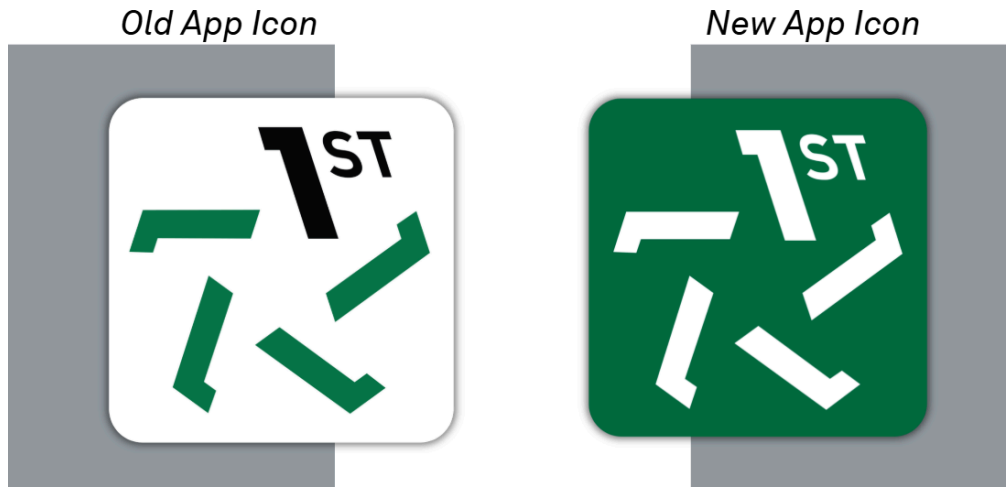


Mobile App Update

First Bank's new mobile app is anticipated to roll out in December.



Here are a few key things to note:

- The new app is an overall re-design with better integration and mirroring of our online banking to include:
 - **Better user experience** (look/feel, bill pay, etc)
 - **My Spending tools**-a personal financial management tool that allows users to track money in/out, spending breakdowns, category watch lists, etc.
 - **Ability to view linked external accounts**
 - **Updated Mobile Deposit**- really just better look/feel from the customer experience with the new solution
 - **Enhanced First Bank Card Controls**- allows users to manage their debit cards seamlessly through our mobile app, includes transaction visibility, card control abilities such as lock/unlock, travel plan creation, etc.
- **Upon roll-out:**
 - **iPhone** users will need to download the new app and re-enter existing credentials to login. The app will be called **First Bank Mobile Application**.
 - **Android** users will need to download the new app and re-enter existing credentials to login. The new app will be called **First Bank**.
 - All **mobile deposit capture customers** will need to re-enroll in mobile deposit capture. Existing enrollments/users/limits will not be converted over.



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