

A SUITE OF BANKING SERVICES TAILORED FOR WKU EMPLOYEES



As an employee at Western Kentucky University you give time and effort to your community every day, let your community bank do the same for you. When you bank local, we believe you get more—a dedicated banking partner who knows your market, local decision making and the spirit of a true community bank. At FirstBank we go out of our way to get to know you, so you get more from us. More choices. More connection. More flexibility and attention. Discover personal banking that gives you more.

FIRSTREWARDS CHECKING²

- Earn 1.51% APY interest rate on balances up to \$25,000 when qualifications are met
- No minimum opening deposit, monthly service charge or balance requirements
- Free mobile and online banking with bill pay*
- Free Checks
- Refund on ATM fees when using non-FirstBank ATMs

FIRSTRATE MONEY MARKET³

- Great companion account with FirstRewards Checking
- Rate moves automatically with Wall Street Journal Prime Rate

HOME EQUITY LINE OF CREDIT⁴

- Up to 85% loan-to-value
- Competitive loan rates

AND MORE

- Flexible home loans
- Other savings products to fit your goals
- Highly rated mobile banking

WKU EMPLOYEES GET YOUR

\$250 Bonus Offer¹ & **1.51% APY² On Balances Up To \$25,000**

When you open FirstRewards Checking by August 31, 2023 and meet requirements. APY=Annual Percentage Yield.²

Open an Account Online Today:
Scan the QR code or go to
FIRSTBANKONLINE.COM/WKU
Use code: WKU



*Third Party message/data rates may apply.

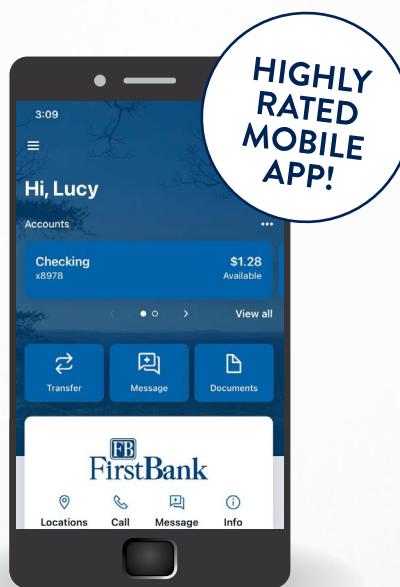
Important Information: For terms and conditions see back.



OUR TEAM IS HERE FOR ALL YOUR BANKING NEEDS

Whether you prefer to bank in-person or online, the FirstBank team is here for you. We have the latest digital banking technology partnered with something even more powerful...a real connection with you. Our easy to use Mobile App allows you to pay bills, transfer funds, and even make deposits in seconds. Get your banking done quickly so you can spend your time cheering on your favorite Hilltopper team.

- ✓ Access Your Account Anywhere, Anytime
- ✓ Check Balances
- ✓ Manage and Pay Bills
- ✓ Transfer Funds



Five Convenient Locations

1515 Campbell Lane
Bowling Green, KY

948 Fairview Avenue
Bowling Green, KY

5290 Scottsville Road
Bowling Green, KY

1520 Old Gallatin Road
Scottsville, KY

1595 Veterans Memorial Highway
Scottsville, KY



Important Information:

Checking accounts, loans and lines of credit are subject to approval. Certain fees and restrictions apply. Program subject to change without notice.

1. FirstRewards WKU Checking Bonus Offer Qualifications: Customers must show proof of WKU employment (Pay Stub, Employee ID, etc.) to be eligible for this WKU Employee Checking Bonus Offer. In addition to providing proof of employment, to qualify for the \$250 Bonus Offer, eligible customers must meet all three (3) requirements below: (1) Open a FirstRewards Checking² account with a FirstBank debit card by August 31, 2023; account opening subject to approval; (2) Once the account has been opened for at least 60 days, post and settle at least one direct deposit of \$500 or more into the account through November 30, 2023; and (3) On the last day of the statement cycle in which the qualifying direct deposit of \$500 or more requirements are met, the account balance must be \$0.01 or above. The \$250 Bonus Offer will be credited to the account at the end of the statement cycle in which all three requirements are met. Customers with an existing FirstBank Checking account are not eligible for the bonus offer. Limit one (1) bonus per primary account holder social security number. This offer is non-transferable and may not be combined with any other offers. Bonuses may be subject to IRS 1099 MISC reporting; Consult a tax advisor. Offer subject to change at any time without notice. **Promotional offer period: May 15, 2023 through August 31, 2023.**

2. FirstRewards Checking Qualifications: To be eligible for a FirstRewards Checking account you must receive account statements electronically monthly. If an account holder chooses to opt-out of electronic statements, they are no longer eligible for this product and will be required to transfer to another product that does not require electronic statements. This account is only available to consumers. Limit of (2) FirstRewards accounts per primary account holder social security number. **To qualify for the higher interest rates:** you must meet the following requirements during a statement cycle: 10 debit card point of sale (POS) transactions post and settle per statement cycle (ATM transactions do not count towards the required 10); and One (1) monthly automated clearing house (ACH) debit or ACH credit. The FirstRewards statement cycle will begin on the first business day of each month and end on the last business day of each month; Non-FirstBank ATM fees are refunded each cycle. **Rate Information:** A base interest rate of 0.01% with a 0.01% annual percentage yield (APY) is applied to all balances when qualifications are not met. The following FirstRewards interest rates are earned if all qualification requirements are met: **Tier 1**—An interest rate of 1.50% will be paid on the entire portion of your daily balance that is less than \$25,000.01. The APY for this tier is 1.51%. **Tier 2**—An interest rate of 0.55% will be paid only for that portion of your daily balance that is \$25,000.01 or more. The APY for this tier will range from 1.51% to 0.79%, depending on the balance in the account. The interest rate(s) and APY(s) are accurate as of 05/15/2023. Rates are subject to change after the account is opened. Fees may reduce earnings.

3. FirstRate Money Market: Rates move with the Wall Street Journal Prime Rate. The rate will be updated within 24 hours of a change in the printed Wall Street Journal Prime Rate and will be effective the next business day. Rates are subject to change after the account is opened. Fees may reduce earnings.

4. Home Equity Lines of Credit (HELOC): You must pay fees related to the property, such as property taxes, insurance premiums and costs, and homeowner association fees and taxes. All closing costs are the responsibility of the borrower. The minimum loan amount is \$10,000 and maximum loan amount is \$250,000. The annual fee will be waived for the first year. An early termination fee will be assessed for lines closed within the first 36 months the loan is opened. You may always make additional principal payments with your monthly payment without penalty. Property insurance is required including flood insurance, if applicable. Subject to credit approval and property collateral evaluation. Consult your tax advisor regarding the deductibility of interest and charges.