

# Successful companies never stop improving.

## Let's get down to business.



As one of the largest, privately-held banks in the United States, count on First Bank for professional service delivered. Our clients look to us for the latest solutions in banking services and to be a trusted Treasury Management partner.

We're engineered to provide quality services delivered with personalized attention. Like finely-tuned gears that drive a precision time piece, First Bank's suite of products and services work together to provide your ministry with the solutions you need to manage your company's financial future. From streamlining payments for reduced expenses to increasing efficiencies and improving cash flow, First Bank can design a Treasury Management program that's just right for your needs.

We're committed to your success. First Bank's optimized services will provide the tools your organization needs to run efficiently.

### Questions?

Contact us via email at [askTM@fbol.com](mailto:askTM@fbol.com)

### Optimizing Your Working Capital

Taking the time to understand your unique challenges and objectives, First Bank can provide the advice and tools you need to improve cash flow, speed access to information and automate routine processes.

#### Receivable Solutions

From remote deposit to ACH to lockbox processing, no matter the location or the receipt, these solutions streamline processing, speed access to liquidity, and improve cash flow.

#### Payables Solutions

Whether by card, ACH, domestic or international wire, manage the flow of disbursements with efficient and secure payment solutions.

#### Information, Control and Transaction Portal

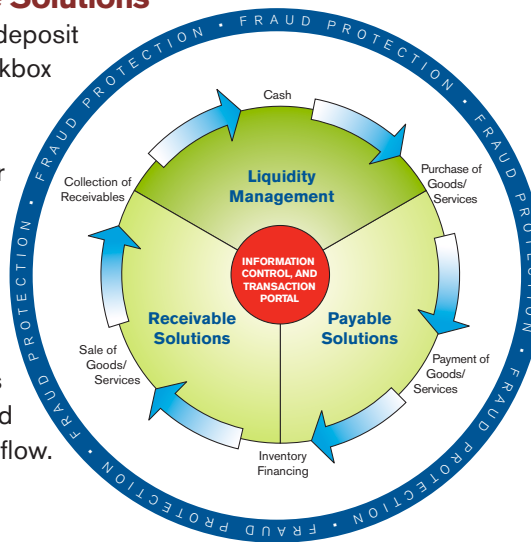
Access critical financial and customer data, move funds, or approve transactions with the power of secure online and mobile tools. Add efficient account and entitlement controls for a total solution.

#### Liquidity Management

Increase efficiency, minimize debt, and increase interest earning potential with automated, end-of-day investment and loan payment options.

#### Fraud Control And System Security

Protecting your transactions and financial information is a top priority at First Bank. Starting with each transaction, and building to overall system security, we provide you fraud prevention tools and multi-layered transaction protection within First Bank.



### Treasury Management Services

#### Receivable Solutions

- Lockbox
- Remote Deposit
- ACH Debit Origination
- Merchant Services
- Collection and Concentration

#### Payables Solutions

- Wire Transfers
- Foreign Exchange
- ACH Credits
- Commercial Card Solution
- Controlled Disbursement Accounts

#### Liquidity Management Solutions

- Zero and Target Balance Accounts
- Automated Investment Sweep
- Automatic Loan Sweep
- Funds Manager Tools

#### Fraud Control And System Security

- Positive Pay/Payee Positive Pay
- ACH Positive Pay
- Layered Approach to Online Security

#### Information, Control And Transaction Portal

- Online Information Reporting and Alerts
- Biz to Go Mobile App
- Book Transfer
- Check Management
- Incoming Wire Information



Wealth Management  
 Treasury Management  
 Mortgage  
 Personal Banking

www.first.bank  
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 Member FDIC



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