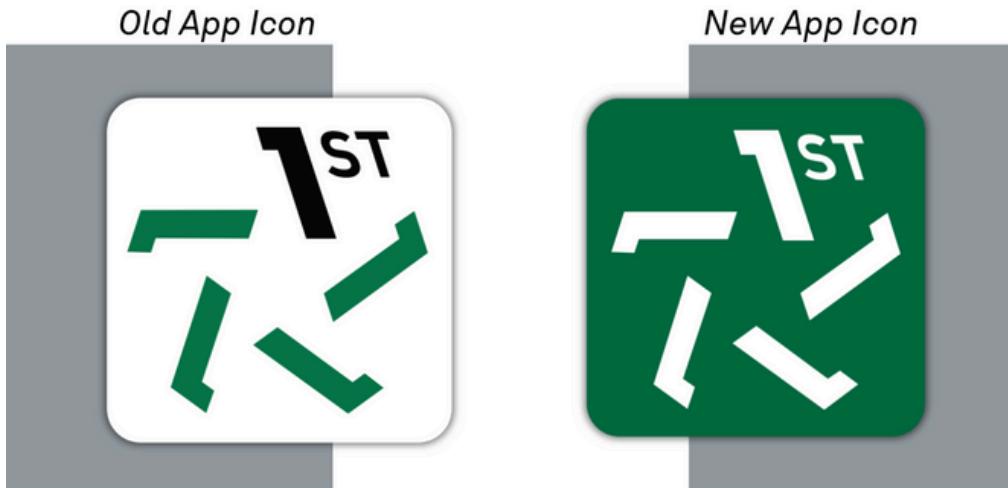


Mobile App Update

First Bank's new mobile app will launch on February 9th!



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. ***Will be available for consumer cards only.**
- 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**.
 - **Stored login credentials will not transfer**- customers will need to know and enter their Access ID and Passcode the first time they access the new app.