



**FIRST BANK**

**Boost team  
happiness  
with financial  
wellness from  
First@Work.**



[localfirstbank.com/atwork](https://localfirstbank.com/atwork)

Empower your employees with a complete package of accounts and tools to help manage their finances so they can be less stressed and happier at work.

# What's First@Work?

A simple path to financial wellness, First@Work is a banking program that you can offer as a benefit to employees. It includes online financial education courses, in-person seminars, and valuable tools to maximize and protect what employees have earned.



## Online Courses

Free online courses empower employees with the knowledge they need to make smart financial choices.

- Buying a Home
- Building Financial Resilience
- Family Financial Planning
- Financial Basics
- Financial Caregiving
- Growing Your Small Business
- Identity Protection
- Major Life Events
- Paying for College
- Small Business Essentials
- Smart Budgeting
- Smart Investing
- Smart Savings
- Starting Out



## In-Person Seminars

For an in-person learning experience, a First@Work expert can visit your workplace to conduct financial workshops.

- Banking Basics
- Budgeting
- Considering Home Ownership
- Credit Scores & Reports
- Identity Theft
- Mortgages
- Retirement



## MyMoney Tool

This free personal financial management tool helps employees manage their money in real time.

- Gain a visual overview of transactions for analyzing and interpreting financial patterns.
- Sort transactions by category to stay organized.
- Align accounts to see all balances and transactions at a glance.

**Plus, checking account options, credit file monitoring, identity theft protection, and more.**



## Checking & Savings

- Checking account with no monthly maintenance fee with a direct deposit<sup>1</sup>
- One free overdraft annually
- One free order of checks
- No-hassle savings account when you set up a \$10/month auto-transfer or maintain a minimum daily balance of \$300

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## Peace of Mind

- **IDProtect**<sup>®</sup> – Fully managed Identity Theft Monitoring and Resolution service<sup>2</sup>, including:
  - Up to \$10,000 identity theft expense reimbursement coverage<sup>3</sup>
  - Debit and credit card registration<sup>4</sup>
  - Online Identity Theft News Center and valuable phone and web resources<sup>4</sup>
- **Identity Monitoring**<sup>4</sup> – Monitoring of more than 1,000 databases and monthly Risk Score
- **Credit File Monitoring**<sup>4</sup> – Daily monitoring and automated alerts, including:
  - Key changes to your Experian credit report
  - Request a single bureau credit report every six months or in the event you have suffered an identity theft event and have opened a resolution case
  - Access to a new single bureau credit score every month<sup>4,5</sup>
  - See your credit score and the factors that impact it<sup>5</sup>
- **Debit Advantage**<sup>®3,6</sup> – Enjoy buyer's protection and extended warranty on purchased items
- **Cell Phone Protection**<sup>3,7</sup> – Receive up to \$400 of replacement or repair costs of the first four phones listed on your cell phone bill
- **Rideshare Protection**<sup>3,8</sup> – Get coverage while traveling in a vehicle operated by a Transportation Network Company

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## Convenience

- More than 100 branch locations across the Carolinas
- No First Bank fees at out-of-network ATMs, plus with our ATM fee rebates we will refund up to \$15/month of fees charged by other ATM owners<sup>9</sup>
- Free digital banking
- Easy-to-use mobile app and mobile check deposit<sup>10</sup>
- Send and receive money from friends, family and others you trust with Zelle<sup>®11</sup>
- Travel and Leisure Discounts<sup>4,12</sup>

1. Avoid the \$20 monthly maintenance fee by receiving a direct deposit of any amount during the statement cycle. Direct deposit defined as external ACH credit. Transfers from other First Bank accounts or deposits made at a branch do not apply. 2. Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. **Some Benefits require authentication, registration, and/or activation.** Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts organizations and/or churches and their members, or schools and their employees/students. 3. Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions, and exclusions of the benefits described. Please refer to the Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the insurance document. Guide to Benefit and insurance documents can be found through your First Bank online banking account or through the First Bank Digital Banking Mobile App. **Insurance products are not insured by the FDIC or any federal government agency, not a deposit of or guaranteed by the bank or any bank affiliate.** 4. Registration/activation required. 5. Credit score is a VantageScore 3.0 based on Experian data. Third parties may use a different type of credit score to assess your creditworthiness. 6. Coverage only applies to items purchased entirely with your First@Work checking account. 7. Cell phone protection is only available when the cell phone bill is paid from your First@Work checking account. 8. Not available to residents of MO, NY, and WA. 9. Out-of-network terminal owners may charge a service fee, but you're entitled to a refund of \$15 of foreign ATM fees each statement cycle. 10. While First Bank does not charge for mobile banking, your mobile carrier's message and data rates may apply. 11. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. U.S. checking or savings account required to use Zelle<sup>®</sup>. Transactions between enrolled users typically occur in minutes. 12. Available via mobile or web only. Member FDIC

# It's never too late to start a financial journey.

Get empowered, gain control, end the cycles of debt and stress, and plan for your future. The following statistics show why now is a great time to start down the road to better financial health.



Average cost of infant child care in NC is **\$790/MONTH** making it



more than in-state tuition for a 4-year public college.

Average cost of infant child care in SC is **\$584/MONTH** making it



more than in-state tuition for a 4-year public college.\*



of adults in the U.S. say their retirement savings is not on track.



said they have no retirement savings or pension whatsoever.\*\*



If faced with an unexpected expense of **\$400,**



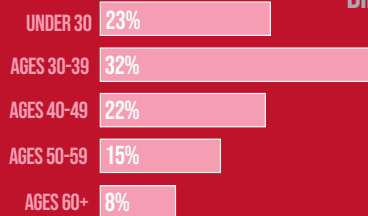
of adults would either have to borrow or sell something to pay for it or not cover it at all.\*\*



aren't able to pay for all of their current month's expenses, especially credit card bills.\*\*



Student loan debt is now **\$1.76 TRILLION** as of August 2023.\*\*\*  
**WHO'S CARRYING THIS DEBT?**



There were **1.108 MILLION** identity theft and fraud reports in 2022 for a total loss of **\$20 BILLION** \*\*\*\*

With First Bank's free financial education resources, employees can learn how to build up their credit score, design a feasible budget, avoid fraud, plan for big purchases, and take the first steps toward saving for retirement.

\* <https://www.epi.org/child-care-costs-in-the-united-states/#/SC>  
 \*\* 2023 Federal Reserve Economic Well-Being of U.S. Households  
 \*\*\* <https://educationdata.org/student-loan-debt-by-age>  
 \*\*\*\* <https://www.fool.com/the-ascent/research/identity-theft-credit-card-fraud-statistics/>