



FirsTier Bank offers a variety of Deposit Products. Please refer to the *CRA PUBLIC FILE – FIRSTIER BANK LIST OF PRODUCT AND SERVICES* brochure in this folder.

The Bank also offers a variety of *CERTIFICATES OF DEPOSIT*:

FirsTier Bank's Certificates of Deposit are a great way to earn a competitive rate of interest on your money. We have various maturities ranging from 31 days to 60 months. Interest earned on your CD is payable by compounding, check, or transferring to an existing FirsTier account.

In addition to the Deposit Products, there are other services the Bank may provide to include:

***Sweep Account Service***

A sweep account is set up to automatically manage the transfer of funds between two accounts. Sweep accounts are useful in managing a steady cash flow between a deposit account and a loan product in order to make scheduled payments or an investment account where the cash is able to accrue a higher return.

***Automatic Funds Transfer***

An Automatic Funds Transfer gives you the ability to move funds electronically from one account to another.

***Wire Transfers***

A wire transfer enables you to transfer funds electronically from one bank account to another, both domestically and internationally.

***Direct Deposit***

This service allows you to receive funds directly into your savings account or checking account by way of electronic deposit. Direct Deposit is commonly used for depositing payroll checks, social security checks or tax refunds into a designated account.

***Cashier's Checks***

Often when making a large purchase your personal check will not be accepted. A FirsTier Bank Cashier's Check is a check that cannot "bounce" because its face value is paid at the time it is purchased. We will then assume the obligation of the check. Our cashier's checks are available in any amount and are accepted same as cash most places nationwide.

***Safe Deposit Box***

Your valuable items and documents are safe with us when you store them in a FirsTier Bank safe deposit box. You, the box holder, are the only one with access to your safe deposit box. You can access your box any time during our business hours, and privacy is provided when you choose to do so. We have boxes available in a variety of sizes for a small annual rental

fee. (Please be aware that the contents of your safe deposit boxes are not insured by the FDIC.)

FirsTier Bank has Safe Deposit Box service available at all branches except the branch located in Cheyenne, WY.

***Notary Services***

We have a notary available for your convenience at all of our FirsTier Bank locations.

***Additional Services***

- Telephone Banking Toll-Free: 1-888-893-4778
- Mobile Banking
- Business Mobile Banking
- Zelle
- BillPay
- Business BillPay
- Remote Deposit Capture
- Mobile Capture
- Online Banking
- Business Online Banking
- Cash Management
- eStatements
- ATM Services
- Debit Card Services
- Credit Card Services (Offered through UMB)
- Check Ordering
- Foreign Currency - Purchase & Exchange
- Night Deposit

FirsTier Bank offers a variety of Lending Products. Our experienced Lending Staff can assist you in tailoring a loan to fit your personal or business needs. The bank can structure a loan to fit just about any budget with several payment options available.

***CONSUMER LENDING PRODUCTS:***

***Auto / Recreational Vehicle Loans***

Term loans for the purchase or refinance of new or used autos, motorcycles, boats, or recreational vehicles.

***HELOC (Home Equity Line of Credit)***

A Home Equity Line of Credit utilizes the equity in your home and puts cash in your pocket. Consolidate high interest debt or just make that new purchase you've been waiting for with this flexible financing option.

***Ready Reserve***

This is a personal line of credit used to cover overdrafts that may occur in your personal checking account.

### ***Consumer Real Estate Loans***

A wide range of real estate loan products to assist you in making your dreams become a reality. One of our experienced lenders can assist you with some fixed rate options for:

- **Balloon Payment Mortgages** – Loans to purchase real estate or refinance existing loans paying principal and interest payments monthly for sixty-six months with the balance due at maturity.
- **Home Improvement Loans** – Loans used for home remodel or addition projects.
- **Home Equity Loans / Second Mortgage** - Loans for just about any need such as a vacation, new car or home improvement expenses. These products are tailored to the individual needs of each customer and offer flexible rates & terms.
- **Construction Loans** – Draw agreement requiring interest only payments during construction of your home normally converted to a long-term loan at completion with our Bank or another lender.

### ***Nebraska Energy Loans***

Pre-approved low rate loans to finance energy efficient improvements to home in the State of Nebraska.

### ***COMMERCIAL / AGRICULTURAL LENDING PRODUCTS:***

We offer a variety of business and agricultural loan products to help your new venture or existing business reach the "First Tier." These loans are available to corporations, partnerships, proprietorships, governmental entities or any commercial enterprise. FirstTier Bank's commercial portfolio includes such projects as office buildings, apartment complexes and a wide range of other commercial, industrial and income properties. Speak with one of our experienced commercial lenders for more information. We offer a variety of terms and rate structures to help meet your needs and goals.

### ***Operating Lines of Credit***

Credit lines that provide you with working capital for your everyday needs. For agricultural borrowers, it can provide working capital for your daily farming or ranching operation, seed or chemical financing program, feeder cattle financing for individuals as well as feedlot operations, or temporary financing of real estate improvements.

### ***Commercial Mortgages***

Loans with fixed or variable rate options available to purchase, improve or refinance space for your business. Improve your current financing or structure to eliminate the uncertainty of leasing with a long term Real Estate Loan.

### ***Commercial Construction Loans***

FirstTier Bank offers the products and expertise to guide you through the acquisition, development, and vertical construction process. We have financed multi-million dollar projects including apartment complexes, medical office campuses, and mixed-used developments, mobile home parks, in addition to smaller projects to include custom homes, small business offices, and twin homes. The Bank can offer:

- **Land Acquisition & Development Loans** – Term loans to enable raw or developed land purchase or refinance and/or term loans and lines available for development financing.
- **Construction Loans** – Lines of Credit for the vertical construction of single-family tracts, custom homes, and multi-family complexes.
- **Permanent and Mini-Perm Loans** – Short-term mini-perm financing available for project stabilization and permanent financing also available with different options on terms and rates.

***Term Loans & Leases***

Term loans and/or leases used to purchase or refinance of new or used machinery and equipment. For agricultural borrowers, loans to finance breeding livestock purchases, improvements to farm or livestock, equipment, buildings or storage facilities.

***FSA (Farm Services Agency) Loans***

Guaranteed loans up to 90% for fixed rate long-term financing. Several programs available for operating, intermediate and long term financing needs including 50/50 program, beginning farmer/rancher & storage facility loans.

***Letters of Credit***

Standby credit to give your beneficiary the assurance they need.

***Small Business Administration (SBA) Loans***

Government backed / Guaranteed loans etc. loans geared toward individuals looking to start a new business or purchase or refinance an existing business. These loans may be obtained to fund real estate and equipment purchases, major business renovations or supply working capital.

***SECONDARY MARKET LENDING PRODUCTS:***

FirsTier Bank offers long-term fixed rate real estate loans with terms of 15, 20 and 30 years maturities. The Bank current has agreements to sell these loans to US Bank and Premier Home Mortgage.

**Consumer Checking Accounts**

	<b>*eChecking</b>	<b>*First Plus Checking</b>	<b>*Regular Checking</b>	<b>*Club Checking</b>	<b>*Plus Club Checking</b>
<b>Minimum Deposit</b>	\$50.00 or Direct Deposit	\$50.00	\$100.00	No Minimum	\$1,000.00
<b>Additional Requirements to Open</b>	Must enroll in e-statements	None	None	Must be 50 years of age	Must be 50 years of age
<b>Service Charge</b>	N/a	\$5.00/ month	\$5.00/month	N/a	N/a
<b>Minimum Balance Required to avoid Service Charge</b>	N/a	Average daily balance cannot fall below \$1,000 per statement cycle	Average daily balance cannot fall below \$100 per statement cycle	N/a	N/a
<b>Addition Benefits</b>		**Interest earned for average daily balance of \$1,000 and up.		Free Cashier's Checks, Money Orders, and first order of Club Wallet Checks. 10% discount on Safe Deposit Boxes	**Interest bearing. Free Cashier's Checks, Money Orders., and first order of Club Wallet Checks. 10% discount on Safe Deposit Boxes

\* Accounts may be subject to additional charges such as NSF, overdraft and dormant fees. See Truth in Savings Disclosure and Rate Fee Schedule for more detailed information.

\*\* Interest rates may change at any time. See current rate sheet for interest rate and annual percentage yield.

FirsTier Bank offers a full range of services to help you meet your financial goals. Online Banking and Bill Pay, Mobile Banking, Certificates of Deposit, Consumer and Business Loans, Roth and Traditional IRA's, Health Savings Accounts, Consumer and Business Debit and Credit Cards, and Safe Deposit Boxes are all available.

**Consumer Savings Accounts**

	Regular Savings	Student Savings	Christmas Club Savings	Money Market Account	Health Savings Account	IRA Savings
<b>Minimum Deposit</b>	\$200.00	\$50.00	\$25.00	\$2,500.00	No minimum	No minimum
<b>Additional Requirements to Open</b>	None	Must be under 18 years of age or have college ID to qualify	Only one withdrawal allowed on club payout date	None	Tax Exempt custodial account to pay qualified medical expenses	See Federal guidelines for more details
<b>Balance to earn interest*</b>	\$200 and up	\$50 and up	no minimum	Tiered rates starting at balances for \$2,500 and over	No minimum	No minimum
<b>Service Charge</b>	\$6.00/quarter	\$6.00/quarter	n/a	\$6.00/quarter	n/a	n/a
<b>Minimum Balance Required to avoid Service Charge</b>	Cannot fall below \$200 on any day in statement cycle	Cannot fall below \$50 on any day in statement cycle	n/a	Cannot fall below \$2,500 on any day in statement cycle	n/a	n/a
<b>Account limitations</b>	You may make unlimited deposits and withdrawals.	You may make unlimited deposits and withdrawals.	Refer to employer for end of year guidelines. No other withdrawals allowed.	You may make unlimited deposits	See current contribution limits. Based on self or family coverage	Early withdrawal penalties may apply. See current year contribution and transaction limits.

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## Business Accounts

	<b>*Small Business Checking</b>	<b>*Regular Business Checking</b>	<b>*First Plus Business Checking</b>	<b>*Business Money Market Account</b>	<b>Business Savings</b>
<b>Minimum Deposit</b>	No minimum	No minimum	\$50.00	\$2,500.00	\$200.00
<b>Interest Bearing**</b>	Non-interest Bearing	Non-interest Bearing	Tiered Interest	Tiered Interest for balances \$2,500 and over	For balances \$200 and over
<b>Service Charge</b>	\$5.00/month	n/a	\$5.00/month	\$6.00/month	\$6.00/ quarterly
<b>Minimum Balance Required to avoid Service Charge</b>	Earnings credit applied per \$100 kept in balance based on average daily balance	Earnings credit applied per \$100 kept in balance based on average daily balance	Average Daily Balance cannot fall below \$1,000 on any day in statement cycle	Average Daily Balance cannot fall below \$2,500 on any day in statement cycle	Average Daily Balance cannot fall below \$200 on any day in statement cycle
<b>Other Information</b>		\$.50/deposit \$.15/debit charged. *Charges offset by earnings credit.			

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