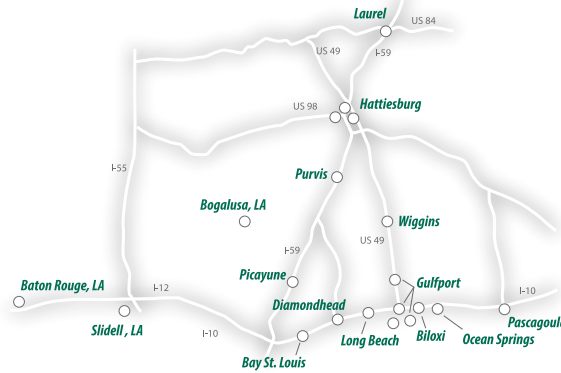


In 1995, a few friends got together on a back porch near Hattiesburg, MS and talked about creating a bank that would take care of people... and The First was born. Now, that dream has grown from a back porch to cities and towns all over South Mississippi, Louisiana, & South Alabama. The First is more than a bank...because it is still a group of friends building relationships and taking care of business one customer at a time!

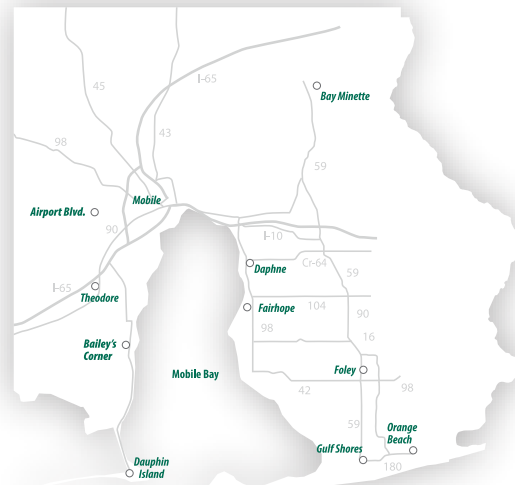
The First, Just the Bank for You!

Locations

Mississippi & Louisiana



Alabama



www.TheFirstBank.com

Free Online Banking with bill pay

Free E-Statements

24-Hour Account Information:

- From Anywhere 866-FNB-MISS (866-362-6477)
- In Hattiesburg 601-264-BANK (601-264-2265)
- In Laurel 601-649-1800
- In Wiggins 601-928-9519

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Personal Checking & Savings Accounts

Just The Bank For You!

Checking

Every account includes Anywhere Banking Tools
Online banking, mobile banking, bill pay, debit card
and e-statement.

First Freedom Checking

Just the basics.

- \$100 deposit required to open
- Anywhere Banking Tools
- Limited access to BaZing savings
 - 3 free deals from local merchants to save you money on shopping, dining, travel and more.
- Enroll in eStatements and avoid a \$3 paper statement fee*
Receive your account eStatement notification in your email every month.

*No monthly maintenance fee if signed up for eStatements and 18 months of statement history with eStatements.

First BaZing Checking

Benefits you'll use.

- \$100 deposit required to open
- Anywhere Banking Tools
- Shop local, save local with BaZing savings
 - Local discounts and national retailer deals to save you money on shopping, dining, travel and more.
- Cell phone protection^{1,2}
Receive up to \$200 per claim (\$400 per year) if your cell phone is broken or stolen.
- Identity theft protection^{1,2}
Includes payment card protection, \$2,500 in personal identity protection and identity theft aid.
- Roadside assistance
Available 24/7 and free to use, up to \$64.95 in service charges.
- \$10,000 Travel accidental death coverage²
Peace of mind for the unexpected.
- Pharmacy, vision and hearing savings
Save money on prescriptions, eye exams, frames, lenses and hearing services.
- Only \$6 monthly maintenance fee

First BaZing Checking with Interest

We reward your relationship.

- \$100 deposit required to open
- Anywhere Banking Tools
- Interest earned on tiered rates
- Shop local, save local with BaZing savings
 - Local discounts and national retailer deals to save you money on shopping, dining, travel and more.
- Cell phone protection^{1,2}
Receive up to \$200 per claim (\$400 per year) if your cell phone is broken or stolen.
- Identity theft protection^{1,2}
Includes payment card protection, \$2,500 in personal identity protection and identity theft aid.
- Roadside assistance
Available 24/7 and free to use, up to \$64.95 in service charges.
- \$10,000 Travel accidental death coverage²
Peace of mind for the unexpected.
- Pharmacy, vision and hearing savings
Save money on prescriptions, eye exams, frames, lenses and hearing services.
- Free official checks and money orders
- Free wallet style checks
- Maintain a \$2,500 minimum balance, and we'll waive the \$10 monthly maintenance fee.
- 25% yearly discount on safe deposit box fee.

1 Cell phone protection and personal identity protection are subject to additional terms and conditions.
2 Insurance products are not a deposit, not FDIC insured, not an obligation or guaranteed by the bank, its affiliates, or any government agency.
3 Refer to truth and savings disclosures.



TheFirst
A NATIONAL BANKING ASSOCIATION

Savings

Ask about our Individual Retirement Accounts,
Certificates of Deposit, and other options for investing
your money.

Piggy Bank Savings

Those currently under age 18.

- \$25 deposit required to open
- Interest earned on minimum daily balance of \$25.00 or more
- Interest compounded and credited quarterly
- No maintenance fee
- Allows for 6 withdrawals per month** (Fee for excess withdrawals is \$10.00 per item)

First Savings

A great savings rate for \$100 & more.

- \$100 deposit required to open
- Interest is credited and compounded quarterly
- Allows for 6 withdrawals per month** (Fee for excess withdrawals is \$10.00 per item)
- Avoid a \$2.00 monthly maintenance fee a minimum daily balance of \$100 (Those aged 65 and older - no charge)

First Money Market

Offers the flexibility of check writing.

- \$1,000 deposit required to open
- Interest is compounded and credited monthly
- Allows for 6 withdrawals per month** (Fee for excess withdrawals is \$10.00 per item)
- Avoid a \$8.50 maintenance fee by keeping a minimum daily balance of \$1,500
- Interest earned according to the following tiers:
 - \$0 - \$9,999
 - \$10,000 - \$249,999
 - \$250,000 - \$749,999
 - \$750,000 or greater

Christmas Club

Save for the holidays with a traditional favorite.

- \$5.00 deposit required to open
- Interest is compounded and credited at maturity
- Interest is earned on a minimum daily balance of \$250.00 or more
- Early withdrawals will close the account and is subject to a \$20.00 service charge

** Refer to the truth in savings disclosure for this account type for important information regarding transaction limitations on this account.