

*Your Guide for Personal and Business Banking Services
Important Information About Your Accounts*



TheFirst
of Baldwin County

A Division of TheFirst, a National Banking Association.

Just the Bank for You!

At The First and The First of Baldwin County

We're all about Community!



That's why we are joining together two great community banks with one main purpose...to better serve you in the Gulf Coast Region. The First, headquartered in Hattiesburg, Mississippi, began as a dream on a back porch in South Mississippi. A group of local businessmen talked about creating a bank that would take care of business by taking care of people one customer at a time. That dream has turned into a community bank that spans from Hattiesburg/Laurel, down to and across the Mississippi Gulf Coast, and now to Foley, Gulf Shores, Fairhope, Orange Beach, Daphne and Bay Minette.

We are excited about expanding our services and building new relationships across the Gulf Coast Region. The First and The First of Baldwin County will continue to provide true community banking, responsive to the needs of the people and businesses of Baldwin County.

When you bank with The First you're banking with a safe, sound, quality bank. The First is profitable and growing with a strong capital base having achieved 55 consecutive quarters of profitability. It is because of this commitment that The First earned a 5 Star Rating (the highest given) by BauerFinancial, "the nation's bank rating service."



Your Baldwin County Community Bank.

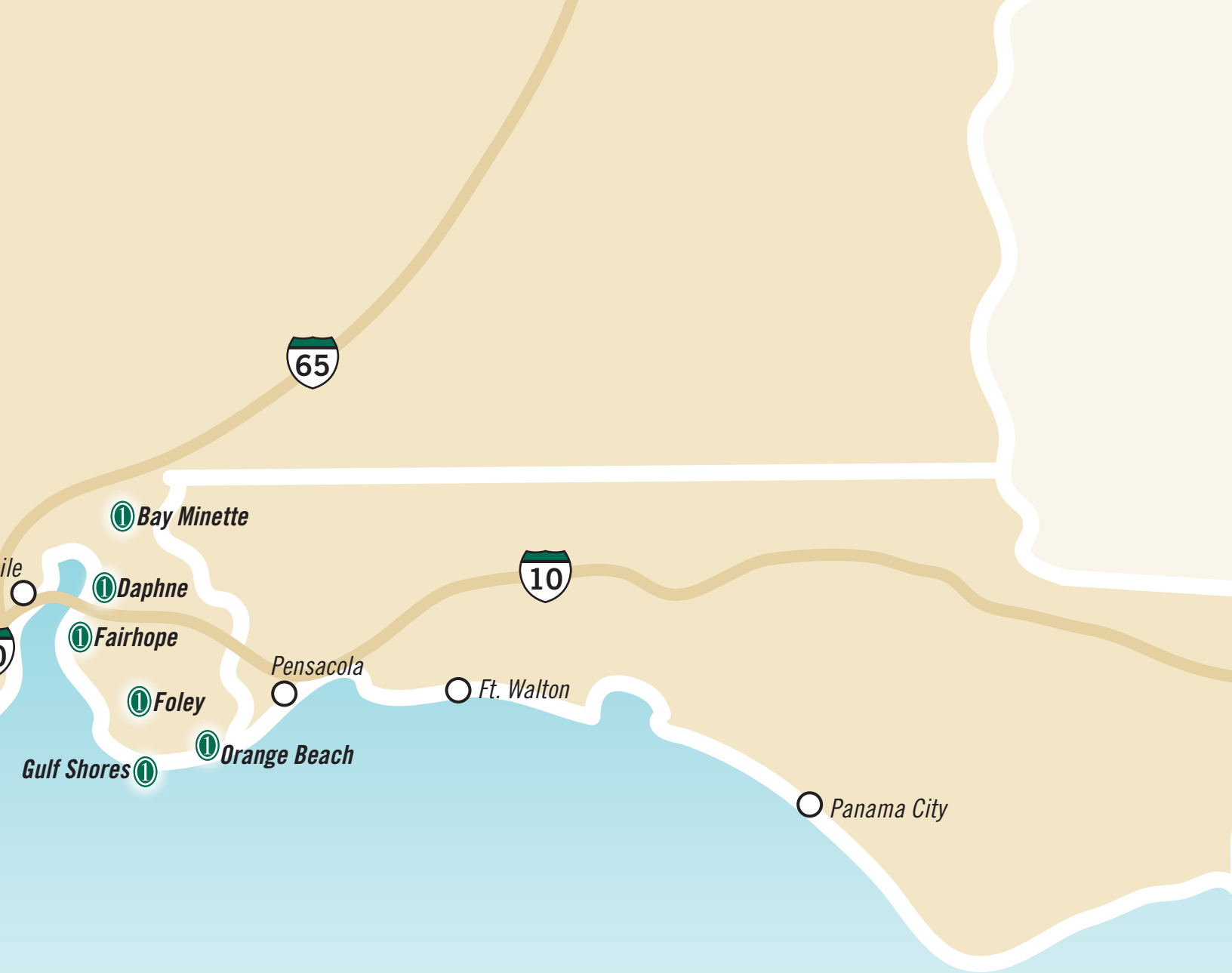
On Monday, July 15, 2013 you will still bank with the bankers you trust and have known for a lifetime. You will still receive that personal care that you have come to expect from The First of Baldwin County.

You will have a full array of financial services and products competitive with those found at larger regional banks. You will have 24 convenient locations for banking and ATM services from South Alabama to South Mississippi and Louisiana.

You will have a hometown bank that's even better and more convenient for you, your family and business.



The First Bank locations are indicated with: 



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Information About Your Accounts



As we move forward together you can expect your banking to continue as usual. To help with the transition of becoming one community bank we have developed this guide with a quick overview of key points. Please take a moment to review this important information.

Account Numbers, Checks, and Deposit Tickets

Your account number will not change unless we notify you. You may continue to use your current checks and deposit tickets.

Overdraft Protection

If your current overdraft protection is set up to transfer from one deposit account to another or from a line of credit it will continue.

Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)

Your account number will stay the same unless you are notified. Your accounts will continue with no change in interest rates or terms. Prior to maturity, we'll notify you if there are any changes to the rate or term if you allow it to roll over.

If you currently have interest from your CD or IRA automatically deposited into your checking or savings account or sent directly to you by check, this will continue without interruption.

Debit Cards

You will receive a new debit card in the mail. It will be mailed about two weeks prior to the conversion date of July 12th.

Direct Deposit and Automatic Transfers

Your direct deposits will continue as usual with no interruptions. Automatic transfers will continue as scheduled unless we notify you.



The First Call Center and Telephone Banking

We will have a Call Center number open for any questions you may have during the conversion. The Call Center number is 1-855-257-2265. We also offer an automated telephone banking number to check balances, transfer funds, or review transaction history. That number is 1-866-362-6477.

Statements

You will continue to receive monthly statements as usual.

Loans, Lines of Credit, and Mortgage Loans

Your current loan, line of credit, and mortgage loan terms will remain subject to your current documentation unless you are notified otherwise. Please continue to pay as you do today. Automatic loan payments drafted from your checking or savings account will continue as usual.

Truth in Savings

Personal Accounts

First Personal Checking

MINIMUM OPENING DEPOSIT

A minimum deposit of \$100.00 is required to open this account.

MAINTENANCE FEES

A maintenance fee of \$8.00 will be assessed each month or statement cycle if the minimum daily balance in the account falls below \$500.00 or if the average daily balance falls below \$2,500.00.

MISCELLANEOUS FEES**

OTHER FEATURES

- Unlimited check writing
- Convenient check images returned with statement

STATEMENT

An image statement will be produced and mailed or emailed monthly.

First Secure Checking

MINIMUM OPENING DEPOSIT

A minimum deposit of \$100.00 is required to open this account.

MAINTENANCE FEES

A maintenance fee of \$12.00 will be assessed each month or statement cycle if the minimum daily balance in this account falls below \$1,500.00 on any day of the month or statement cycle.

MISCELLANEOUS FEES**

OTHER FEATURES

- Equifax Gold Watch Identity Theft Service (A closing fee will be applied to cover the cost of the Equifax Gold Watch Service at a rate of \$6 per calendar month for the months remaining in the year the account closes. For example, if you close your account in the month of April, you will be charged a closing fee of \$54. If you close your account in the month of November, you will be charged a closing fee of \$12.)
- Free Online Bill Pay

- Overdraft Protection – subject to approval
- 2 Free (up to \$4.00) non-The First ATM transactions per Statement Cycle
- Unlimited use of The First ATMs
- Free wallet style First Secure checks
- 25% off yearly Safe Deposit Box rent
- \$10,000 AD&D Insurance
- One time \$50 off Mortgage Origination fees
- Visa Debit and/or Credit Card - subject to approval
- Complimentary Notary Service
- No fees for Travelers Checks, Money Orders, or Official Checks
- Unlimited Checkwriting
- Check Images included with statement
- Convenient Auto Save Function
- Free Online and Telephone Banking

STATEMENT

An image statement will be produced and mailed or emailed monthly.

RATE TIERS*

Minimum Daily Balance
\$0 - \$9,999.99
\$10,000.00 - \$499,999.99
\$500,000.00 and above

MINIMUM BALANCE REQUIREMENTS

You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

INTEREST COMPOUNDING AND CREDITING

Interest will be compounded and credited to the account on a monthly basis. If the account is closed before interest is credited, you will not receive the accrued interest.

FREQUENCY OF RATE CHANGES

At the bank's discretion, we may change the interest rate and annual percentage yield on this account at any time without prior notification to you.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

First Free Checking

MINIMUM OPENING DEPOSIT

A minimum deposit of \$100.00 is required to open this account.

MAINTENANCE FEES

No monthly maintenance fees

OTHER FEATURES

- Unlimited check writing
- Duplicate checks are recommended
- Unlimited check card transactions
- No transaction fee for foreign ATM usage
- Detailed listing of account activity with statement

MISCELLANEOUS FEES**

STATEMENT

An image statement will be produced and mailed or emailed monthly.

First Prime Checking

Available to customers age 50 and over only

MINIMUM OPENING DEPOSIT

A minimum deposit of \$100.00 is required to open this account.

MAINTENANCE FEES

A maintenance fee of \$4.00 will be assessed if the minimum daily balance in this account falls below \$500.00 on any day of the month or statement cycle.

MISCELLANEOUS FEES**

OTHER FEATURES

- Unlimited check writing
- Free personalized First Prime checks
- No fee for Traveler's Checks, Money Orders or Official Checks
- Complimentary Notary Service
- Convenient check images returned with statement

STATEMENT

An image statement will be produced and mailed or emailed monthly.



First Money Market

MINIMUM OPENING DEPOSIT

A minimum deposit of \$1,000.00 is required to open this account.

MAINTENANCE FEES

A maintenance fee of \$8.50 will be assessed each month or statement cycle if the minimum daily balance in this account falls below \$1,500.00 on any day of the month or statement cycle.

MISCELLANEOUS FEES**

TRANSACTION LIMITATIONS

Federal banking regulations restrict the number of withdrawals and transfers that can be made per month or statement cycle. During any calendar month or statement cycle, you may make up to six (6) of any of the following types of withdrawals or transfers.

- Withdrawals or Transfers made between your other The First accounts made by preauthorized or automatic transfer by telephone, fax, or internet banking.
- Withdrawals or Transfers to a third party made by preauthorized transfer (including ACH debits), or automatic transfer by telephone, fax, or internet banking, or by check, draft, debit card or similar order.

- If you exceed these limitations on more than an occasional basis, we will convert your account type to a non-interest bearing checking account. You will be notified should this be necessary, prior to change.
- You may make an unlimited number of transfers between or withdrawals from your other The First accounts if made in person, by ATM, mail or messenger, or for the purpose of repaying loans at the same bank. You may also make unlimited deposits into this account.

EXCESSIVE WITHDRAWAL FEE

An excessive withdrawal fee of \$10.00 will be assessed for each withdrawal from your account over six (6) per month or statement cycle regardless of the minimum balance.

STATEMENT

An image statement will be produced and mailed or emailed monthly.

RATE TIERS*

Minimum Daily Balance
\$0 - \$9,999.99
\$10,000.00 - \$249,999.99
\$250,000.00 - \$749,999.99
\$750,000.00 and above

MINIMUM BALANCE REQUIREMENTS

You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

INTEREST COMPOUNDING AND CREDITING

Interest will be compounded and credited to the account on a monthly basis. If the account is closed before interest is credited, you will receive the accrued interest.

FREQUENCY OF RATE CHANGES

At the bank's discretion, we may change the interest rate and annual percentage yield on this account at any time without prior notification to you.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

First Savings

MINIMUM OPENING DEPOSIT

A minimum deposit of \$100.00 is required to open this account.

MAINTENANCE FEES

A maintenance fee of \$2.00 will be assessed each month that the daily balance in the account falls below \$100.00. No maintenance fee for senior citizens 65 years of age or older.

MISCELLANEOUS FEES**

TRANSACTION LIMITATIONS

Federal banking regulations restrict the number of withdrawals and transfers that can be made per month or statement cycle. During any calendar month or statement cycle, you may make up to six (6) of any of the following types of withdrawals or transfers.

- Withdrawals or Transfers made between your other The First accounts made by preauthorized or automatic transfer by telephone, fax, or internet banking.
- Withdrawals or Transfers to a third party made by preauthorized transfer (including ACH debits), or automatic transfer by telephone, fax, or internet banking, or by check, draft, debit card or similar order.
- If you exceed these limitations on more than an occasional basis, we will convert your account type to a non-interest bearing checking account. You will be notified should this be necessary, prior to change.
- You may make an unlimited number of transfers between or withdrawals from your other The First accounts if made in person, by ATM, mail or messenger, or for the purpose of repaying loans at the same bank. You may also make unlimited deposits into this account.

EXCESSIVE WITHDRAWAL FEE

An excessive withdrawal fee of \$10.00 will be assessed for each withdrawal from your account over six (6) per calendar month regardless of the minimum balance.

STATEMENT

An image statement will be produced and mailed or emailed for each monthly cycle in which an electronic fund transfer occurs; and quarterly if no such transfer occurs.

RATE TIERS*

Minimum Daily Balance
\$0 - \$9,999.99
\$10,000.00 - \$99,999.99
\$100,000.00 - \$499,999.99
\$500,000.00 and above

MINIMUM BALANCE REQUIREMENTS

You must maintain the minimum daily balance for a tier in order to obtain the disclosed annual percentage yield for that tier.

INTEREST COMPOUNDING AND CREDITING

Interest will be compounded and credited to the account on a quarterly basis. If the account is closed before interest has been credited, you will not receive the accrued interest.

FREQUENCY OF RATE CHANGES

At the bank's discretion, we may change the interest rate and annual percentage yield on this account at any time without prior notification to you.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Christmas Club

Deposits can be made at any time from November through to the next October.

MINIMUM OPENING DEPOSIT

A minimum deposit of \$5.00 is required to open this account.

MISCELLANEOUS FEES**

TRANSACTION LIMITATIONS

If a withdrawal is made from this account before maturity, the account will be closed.

EARLY CLOSING FEE

An early withdrawal closes the account and an early closing fee of \$20.00 will be imposed.

ANNUAL DISBURSEMENT OF FUNDS

On the business day after maturity, a check in the amount of the account balance, principal and credited interest, will be mailed to you or will be directly deposited to your account with The First.

This account is automatically renewable.

RATE TIERS*

Minimum Daily Balance
\$0 - \$249.99
\$250.00 and above

MINIMUM BALANCE REQUIREMENT

You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

INTEREST COMPOUNDING AND CREDITING

Interest will be compounded and credited to the account at maturity. If the account is closed before interest has been credited, you will not receive the accrued interest.

FREQUENCY OF RATE CHANGES

At the bank's discretion, we may change the interest rate and annual percentage yield on this account at any time without prior notification to you.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Business Accounts

Commercial First Checking

MINIMUM OPENING DEPOSIT

A minimum deposit of \$100.00 is required to open this account.

ACCOUNT SPECIFIC FEES

Additional per item charges: Deposit Ticket - \$0.15 each, Debit Item - \$0.15 each, and Deposited Item - \$0.08 each

MAINTENANCE FEES

A maintenance fee of \$10.00 will be assessed per month or statement cycle.

EARNINGS CREDIT

Credit Against Fees – This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earning credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit.

The earnings credit will be calculated using the average collected balance less 3% Federal Reserve Requirement and the credit earned will be based on current Money Market Rates. The average collected balance is calculated by adding the collected balance in the account each day for the period and dividing by the number of days in the period. The period we use is the statement cycle.

Earnings credit begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

MISCELLANEOUS FEES**

STATEMENT

An image statement will be produced and mailed or emailed monthly.

First Free Business Checking

MINIMUM OPENING DEPOSIT

A minimum deposit of \$100.00 is required to open this account.

ACCOUNT SPECIFIC FEES

225 free items per statement cycle. Additional items charged at \$0.25 each. Items include checks, debits, credits, deposited items, and deposit slips.

MAINTENANCE FEES

No monthly maintenance fees.

MISCELLANEOUS FEES**

STATEMENT

An image statement will be produced and mailed or emailed monthly.

First Friends Money Manager

Available to non-profit organizations and sole proprietorship business entities

MINIMUM OPENING DEPOSIT

A minimum deposit of \$100.00 is required to open this account.

ACCOUNT SPECIFIC FEES

Additional per item charges: Deposit Ticket - \$0.15 each, Debit Item - \$0.15 each, and Deposited Item - \$0.08 each

MAINTENANCE FEES

A maintenance fee of \$10.00 will be imposed every statement cycle if the average collected balance falls below \$1,000.00. The average collected balance is calculated by adding the collected balance in the account for each day of the period and dividing it by the number of days in the period.

MISCELLANEOUS FEES**

STATEMENT

An image statement will be produced and mailed or emailed monthly.

RATE TIERS*

Minimum Daily Balance
\$0 - \$9,999.99
\$10,000.00 - \$99,999.99
\$100,000.00 - \$499,999.99
\$500,000 and above

MINIMUM BALANCE REQUIREMENTS

You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

INTEREST COMPOUNDING AND CREDITING

Interest will be compounded and credited to the account on a monthly basis. If the account is closed before interest is credited, you will receive the accrued interest.

FREQUENCY OF RATE CHANGES

At the bank's discretion, we may change the interest rate and annual percentage yield on this account at any time without prior notification to you.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Business First Money Market

MINIMUM OPENING DEPOSIT

A minimum deposit of \$1,000.00 is required to open this account.

MAINTENANCE FEES

A maintenance fee of \$8.50 will be assessed if the balance in the account falls below \$1,500.00 any day of the month or statement cycle.

MISCELLANEOUS FEES**

TRANSACTION LIMITATIONS

Federal banking regulations restrict the number of withdrawals and transfers that can be made per month or statement cycle. During any calendar month or statement cycle, you may make up to six (6) of any of the following types of withdrawals or transfers.

- Withdrawals or Transfers made between your other The First accounts made by preauthorized or automatic transfer by telephone, fax, or internet banking.
- Withdrawals or Transfers to a third party made by preauthorized transfer (including ACH debits), or automatic transfer by telephone, fax, or internet banking, or by check, draft, debit card or similar order.
- If you exceed these limitations on more than an occasional basis, we will convert your account type to a non-interest bearing checking account. You will be notified should this be necessary, prior to change.
- You may make an unlimited number of transfers between or withdrawals from your other The First accounts if made in person, by ATM, mail or messenger, or for the purpose of repaying loans at the same bank. You may also make unlimited deposits into this account.

EXCESSIVE WITHDRAWAL FEE

An excessive withdrawal fee of \$10.00 will be assessed for each withdrawal from your account over six (6) per month or statement cycle regardless of the minimum balance.

STATEMENT

An image statement will be produced and mailed or emailed monthly.

RATE TIERS*

Minimum Daily Balance
\$0 - \$9,999.99
\$10,000.00 - \$249,999.99
\$250,000.00 - \$749,999.99
\$750,000.00 and above

MINIMUM BALANCE REQUIREMENTS

You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

INTEREST COMPOUNDING AND CREDITING

Interest will be compounded and credited to the account on a monthly basis. If the account is closed before interest is credited, you will receive the accrued interest.

FREQUENCY OF RATE CHANGES

At the bank's discretion, we may change the interest rate and annual percentage yield on this account at any time without prior notification to you.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

First Friends Money Manager-IOLTA

An account solely for IOLTA funds

MINIMUM OPENING DEPOSIT

A minimum deposit of \$100.00 is required to open this account.

MAINTENANCE FEES

A maintenance fee of \$8.50 will be imposed every statement cycle if the minimum balance falls below \$1,000.00 any day of the statement cycle.

MISCELLANEOUS FEES**

STATEMENT

An image statement will be produced and mailed or emailed monthly..

RATE TIERS*

Minimum Daily Balance
\$0 - \$9,999.99
\$10,000.00 - \$99,999.99
\$100,000.00 - \$499,999.99
\$500,000 and above

MINIMUM BALANCE REQUIREMENTS

You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

INTEREST COMPOUNDING AND CREDITING

Interest will be compounded and credited to the account on a monthly basis. If the account is closed before interest is credited, you will receive the accrued interest.



FREQUENCY OF RATE CHANGES

At the bank's discretion, we may change the interest rate and annual percentage yield on this account at any time without prior notification to you.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

ACCURAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

First Condo/ Homeowners Association Checking

MINIMUM OPENING DEPOSIT

A minimum deposit of \$500.00 is required to open this account.

MAINTENANCE FEES

No monthly maintenance fees

MISCELLANEOUS FEES**

STATEMENT

An image statement will be produced and mailed or emailed monthly.

RATE TIERS*

Minimum Daily Balance
\$0 - \$9,999.99
\$10,000.00 - \$499,999.99
\$500,000.00 and above

MINIMUM BALANCE REQUIREMENTS

You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

INTEREST COMPOUNDING AND CREDITING

Interest will be compounded and credited to the account on a monthly basis. If the account is closed before interest is credited, you will not receive the accrued interest.

FREQUENCY OF RATE CHANGES

At the bank's discretion, we may change the interest rate and annual percentage yield on this account at any time without prior notification to you.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

ACCURAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)

All Certificates of Deposits and IRAs that mature after July 12, 2013 will remain in force under the same terms and conditions until scheduled maturity. Prior to maturity, we'll notify you if there will be changes to the rate or term, if you allow the certificate to roll over.

If you currently have interest from your CD or IRA automatically deposited into your checking or savings account or sent directly to you by check, this will continue without interruption. Your account number will not change unless we notify you.

**For the current interest rate and APY on this account please call us at your local branch or refer to your periodic statement.*

***Please refer to the Miscellaneous Fees list for additional information regarding the types of fees, service charges, and other amounts which may be assessed to you, along with the conditions under which said fees, service charges, and other amounts may be assessed and the frequency of these fees, if related to account activity.*

Schedule of fees

CD Rom Statement Fee: \$10.00 per statement cycle or an annual CD for \$15

Charged Off Account Fee: \$75.00

Check Order Fee: The cost of your checks will depend on the style and quantity of checks you select.

Collection Item Fees: \$25.00 incoming / \$25.00 outgoing

Debit Card Fee (initial): Free

Debit Card International Transaction Fee: 2% of transaction

Dormant Account Fee: \$5.00 per statement cycle. Regular Maintenance Fee applies

Early Closing Fee: \$25.00 for accounts closed within 180 days of the date opened

Fax Fees: Incoming - \$1.00 per page; Outgoing: \$5.00 for the first page, \$1.00 each thereafter

Foreign ATM Fee: \$2.00 per transaction (Fee does not apply on the First Free Checking Account or the first two transactions per statement cycle on the First Secure Checking Account)

Garnishment & Levy Processing Fee: \$100.00 per writ or levy

Hold Mail Fee: \$2.00 per month

Money Order Fee: \$5.00 per money order (Fee does not apply on the First Secure Checking Account)

Night Depository Bag Fees: Locked Bags: \$20.00 per bag; Zippered Bags: First bag free, \$5.00 each thereafter

Notary Service Fee: Free for customers, \$5.00 for non-customers

Official Check Fee: \$8.00 per check (Fee does not apply on the First Secure Checking Account)

Online Banking and Internet Bill Pay Fee: Free

Overdraft/NSF Fees: \$35.00 per item (Overdrafts can be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. A NSF item is an item we return unpaid.)

Photocopy Fee: \$1.00 per page

Reissue ATM/Debit Card Fee: \$5.00

Research & Special Assistance Fee: \$25.00 per hour, minimum 1 hour, plus photocopy fees

Return Mail/Address Unknown Fee: \$5.00 per statement

Returned Check Re-Deposited Fee: \$7.00 per item

Returned Deposited Item Fee: \$7.00 per item (Returned deposited items are deposited items that have been returned unpaid and charged back to the account to which they were originally deposited.)

Safe Deposit Box Drilling Fee: \$150.00

Statement Printout Fee: \$5.00 per statement

Stop Payment Fee: \$35.00 per item or consecutive listing

Sweep Transfer Fee: \$5.00 for Overdraft Protection per sweep

Telephone Transfer Fee: \$4.00 per transfer by Bank Personnel

Traveler's Check Fee: 2% per \$100.00

Verification of Deposit Fee: \$10.00 per request

Wire Transfer Fees: Domestic: \$20.00 per item;
Foreign: \$45.00 per item

Please refer to your account's Truth in Savings Disclosure for important information regarding your account.

Revised 04/2013

What You Need to Know About

Overdrafts and Overdraft fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or a line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

Checks and other transactions made using your checking account number
Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

ATM transactions
Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if The First, A National Banking Association pays my overdraft?

Under our standard overdraft practices:

We will charge you a fee of \$35.00 each time we pay an overdraft. This fee may be changed with prior notice to you.

There is no limit on the total fees we can charge you for overdrawing your account.

What if I want The First, A National Banking Association to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, contact your local branch, call us at 1-855-257-2265, or write to us at:

The First, A National Banking Association
Attention: Deposit Operations
P. O. Box 15549
Hattiesburg, MS 39404-5549



Trade Name Disclosure



The First, A National Banking Association is a nationally chartered, FDIC insured, financial institution. We are legally named The First, A National Banking Association and owned by a holding company known as First Bancshares, Inc. The First, A National Banking Association uses a “trade name” for our branches located in Baldwin County, Alabama. That trade name is The First of Baldwin County. You will see us use a name and/or logo that refers to the bank branch as a division of The First, A National Banking Association. This disclosure is being made in accordance with the interagency statement issued in May, 1998 by the Federal Financial Institutions Regulatory Agencies. Given our use of a trade name, there are several measures we must take to ensure that you understand who we are and how we might use both our trade name and our legal name in various marketing pieces and legal documents.

The First, A National Banking Association’s branches located in Baldwin County, Alabama will operate under the trade name of The First of Baldwin County. Since these branches will operate under that name you will sometimes see both The First of Baldwin County name and logo as well as The First, A National Banking Association name and logo on various signs, advertising, mailings, legal documents and similar materials. This disclosure is required by law and is being done to ensure that you understand that the The First of Baldwin County is a division of The First, A National Banking Association. We are NOT a separate institution from The First, A National Banking Association. We ARE a branch of The First, A National Banking Association, doing business under the trade name The First of Baldwin County.

We intend to make every effort to disclose this fact to you in order to avoid any potential deceptive or misleading impressions you might have regarding our legal name or the ownership of our bank. We are also required by law to use our legal name of The First, A National Banking Association for all legal documents, certificates of deposit, signature cards, loan agreements, account statements, checks, drafts, and other similar documents.

Additionally, you should know that we are FDIC insured under our legal name, The First, A National Banking Association. This means that if you have accounts at multiple branches of The First, A National Banking Association or The First of Baldwin County, your coverage is combined under one federally insured institution.

If you have any questions regarding this disclosure, or your FDIC insurance coverage, or questions about the trade name, please visit your local branch or call 1-855-257-2265.

Privacy Policy



sRev 09/2012

FACTS

WHAT DOES THE FIRST, A NATIONAL BANKING ASSOCIATION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Payment history and transaction history
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons The First, A National Banking Association chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The First, A National Banking Association share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Go to www.thefirstbank.com

Privacy Policy

What we do

<p>How does The First, A National Banking Association protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p>How does The First, A National Banking Association collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ apply for a loan or use your credit or debit card ■ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>The First, A National Banking Association has no affiliates</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>The First, A National Banking Association does not share with nonaffiliates so they can market you</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include companies such as credit card companies</i>



TheFirst
A NATIONAL BANKING ASSOCIATION



TheFirst
of Baldwin County

A Division of TheFirst, a National Banking Association.

Just the Bank for You!



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