



Internet Banking Upgrade Coming March 7, 2013

Learn more about “Dashboard” on page 3!

5 Tips to Manage Debt



Prioritize your debts. Credit card debt may seem daunting, but it may not actually be the highest priority for your household debts. Draw up a spreadsheet of your outgoing commitments and debts to establish how much you can pay monthly. Tax payments or debts from legal proceedings must always be paid first, because there are severe penalties for non-payment. You can spread payments on unsecured debt from a credit card more easily because you have greater flexibility on the amount you pay. Plan carefully and make sure that the credit card debt is genuinely the most important sum to pay.

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Letter from the president

John Malmberg,
President
First American Bank



Rapid technological change in the banking industry keeps us on our toes. More and more of our clients utilize **Internet Banking** to keep up with their finances. Bills are paid with **Bill Pay** and other electronic media. Businesses use **Remote Deposit Capture** to make deposits without ever stepping foot into the bank. The volume of those transactions is growing rapidly while traditional check volume is dwindling. This change is also apparent in more complex transactions, including **Cash Management** services offered through Internet Banking. It also means we are offering up more convenient methods for getting your banking business done, including **Online Account Opening**.

The most popular Internet-based service we currently offer is mobile banking. You may know that First American Bank already features an iPhone app, and we are in the process of developing an Android app as well (coming in May or June). Our Android app will just be the latest of a long line of technological changes.

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Pay the highest interest rate first. If you have debt on multiple credit cards, then ensure that you pay off the balance on the account(s) with the highest interest rate first. If necessary, pay the minimum payment on the lower APR cards to enable you to pay off the high interest rates quicker. Your goal should be to reduce the overall debt as quickly as possible, by paying as little interest as possible. If you need help planning this, use an online calculator like the one hosted by CNN Money to draw up a better plan.

Take advantage of balance transfer offers. If you have multiple accounts, balance transfers may be a useful way to avoid or reduce interest payments. Transfer balances from one account with a high APR to another account with a promotional rate. While there may be a fee for this, the amount of interest saved should outweigh this. Make sure that you meet the minimum payments during the promotional period, however, as the offer will normally cease if you fail to do this.

Reduce credit limits as you go. Once you have cleared or reduced the balance on a credit card, the temptation to spend the money again is always there. Consider reducing the credit limit on your card, as you pay off the balance, so that you do not have the funds available to spend. If the account is clear, then you should cut up the card or return it to the provider, and then close the account. This is the only fail-safe way that you can ensure you do not use the account again.

Monitor your progress. Paying off debt can be a time-consuming and miserable process, particularly when you see your disposable income consumed by payments. Set yourself targets (e.g. pay off \$1,000 in six months) and present this on a chart or spreadsheet so that you can easily see your progress. When you reach a milestone, celebrate with a small treat so that you motivate yourself to continue. Try sharing your plans with friends that are in the same position. Your support network should be able to help you achieve your goals.

Read more: <http://moneyliving.com/articles/tips-for-paying-off-debt/#ixzz2lvVEOB00>

Rest assured that First American will have state of the art products that will make keeping track of your finances easier and more convenient. Along with these technological offerings, we will always have well trained, friendly, seasoned bankers to assist you with questions and to help you meet your financial goals.

John A. Malmberg
President/CEO

GreenPlus INTEREST CHECKING

Strike gold, get a great rate!
Ask your banker about GreenPlus Checking!



Earn 2.50% APY*

Higher Interest Rates

Free ATM Transactions

See Page 5 for further details

Refer a Friend Receive a Gift Card*

See a Personal Banker for details.



FIRST AMERICAN BANK



*Restrictions may apply



Coming March 7th
Our latest Internet Banking update...

Dashboard

Dashboard allows you to personalize how you view your banking activity

- Drag/Drop elements where you'd like to see them
- Pin frequently used elements for easier view
- Rename/Delete tabs for customization

The dashboard is organized into two tabs: Personal and Business. It features six main widgets:

- Account Overview:** A table with columns for Account, Type, and Details. It lists five accounts with their available balances.
- Recent eBanking Transactions:** A table with columns for Status, Type, and Amount. It shows a list of recent transactions with their current status.
- Pending Transactions:** A table with columns for Account, Debit, and Credit. It displays pending transactions for various accounts.
- Scheduled Authorized Transactions:** A table with columns for Status, Type, and Amount. It shows one authorized funds transfer.
- Unread Secure Messages:** A list of security alerts and notifications, such as 'Forgot Password' and 'Updated Statement Delivery Preference'.
- Security Event Log:** A table with columns for Date / Time, Event, and Result. It provides a detailed log of user activities and system events.

Account	Type	Details
*Regular Checking	Available Balance	\$253,993.43
*Small Business	Available Balance	\$148,018.12
*Deposit Checking	Available Balance	\$185,027.94
*Regular Checking	Available Balance	\$111,871.66
*120 day CD	Available Balance	\$14,231.00

Account Overview provides at-a-glance, account information about the top five accounts listed in account overview

Status	Type	Amount
Authorized	Funds Transfer	\$50.00
Authorized	Funds Transfer	\$333.21
Drafted	Funds Transfer	\$1.00
Authorized	Funds Transfer	\$33.22
Drafted	Funds Transfer	\$500.00

Recent eBanking Transactions provides information about the most recent electronic transactions and their current status.

Dashboard also allows you to easily view all pending transactions, secure messages, and scheduled authorized transactions

Select Dashboard by logging into Online Banking and selecting "Dashboard" under "Accounts"

History of the Cadbury Egg

From www.livestrong.com



Cadbury Creme Eggs are a delicious chocolate candy fondant product. They are a rich treat with a loyal fan following, including people who buy large quantities of the product before Easter each year to ensure they have enough of these sweets to last until they become available again the next year.

History

The Cadbury Creme Egg was introduced in its current form in 1971, though the Cadbury company had been producing a creme-filled egg candy product since 1923. In 1988 the Hershey Foods Corporation was licensed to produce and market the product in the United States.

Features

An egg consists of a milk chocolate egg-shaped exterior filled with a soft fondant center that is white with a yellow-colored "yolk" to resemble the interior of a real egg. The eggs are wrapped in brightly colored foil and eggs may be purchased individually or in packages of three or six eggs.

Cadbury Creme Eggs are produced year round. They are, however, only sold to retailers between January and Easter of each year.

Festive Facts

- Each Easter season, Americans buy more than 700 million Marshmallow Peeps, shaped like chicks, as well as Marshmallow Bunnies and Marshmallow Eggs, making them the most popular non-chocolate Easter candy.
- Americans consume 16 billion jellybeans at Easter, many of them hidden in baskets. If all the Easter jellybeans were lined end to end, they would circle the globe nearly three times.
- Candy makers are offering more and more Easter products. In the early 1980s, M&M's became available in pastel spring colors. Reese's makes peanut butter eggs, and Smucker's produces jellybeans.

www.factmonster.com



Business Corner

Introducing the First American Bank Business Corner! Each month, we will feature a business that banks with us with the goal of letting the community know more about local businesses and what they have to offer.

We'd like to introduce to you Northwestern Mutual. Northwestern Mutual is a wealth management company with the mission of developing an enduring relationship with their clients by providing expert guidance for a lifetime of financial security. With Northwestern Mutual, you will work side by side with a trusted Wealth Management Advisor who will give you confidence that your personal goals, dreams, and needs can be fulfilled.

To learn more about Northwestern Mutual, please stop in to the bank to visit our Business Corner, or click here for more information about receiving assistance to accomplish your financial goals.



GreenPlus INTEREST CHECKING

*Annual Percentage Yield (APY) is accurate as of 3/1/2013. Minimum to open account is \$100. GreenPlus features tiered rates: \$0-\$15,000 that meet criteria, 2.50% APY; all non-qualifying balances, 0.15% APY; balances over \$15,000 will automatically be transferred into GreenPlus Savings account, 0.25% APY. Rates may change after account is opened. Fees may reduce earnings. Avoid service charge by maintaining daily balance of \$500. Minimum balance required to earn stated APY is \$0.01. Criteria necessary for earning special interest rate each statement cycle include: one direct deposit or two delectronic withdrawals (automatic payments or bill pay); ten signature-based debit card transactions (transaction minimum is \$20); receive e-statements (valid e-mail address required)



Planning a Trip? Plan ahead and keep your money safe!

Let First American Bank know when and where you will be traveling—in particular if you will be traveling somewhere other than the U.S.

First American Bank debit cards will not work outside of the U.S. unless you have specifically instructed us that you will be traveling abroad.

If you know anyone who needs a mortgage or would like to refinance their Adjustable Rate Mortgage, please contact one of our exceptional mortgage bankers to assist them in determining the option that best suits their needs.



Jeff 715-377-5306
Teri 715-377-5308
Matt 715-377-5307

Go Green!

Enroll in E-Statements
to be entered in a drawing to win a free gift card*!

Go to our website at www.fa-bank.net and click on "Green Banking" to learn how to enroll.

*Restrictions may apply; please call for details.

