

### **Direct Deposit**

First Bank & Trust Company works with all federal, state and local government agencies, local employers and others to allow for direct deposit automated transfers to and from your First Bank & Trust Company accounts.

Features and Benefits:

Funds deposited or withdrawn automatically

Deposits or transfers begin and stop at your discretion

Deposits or transfers occur on the same date every month or pay period

More convenient and secure than checks

### **Check Printing**

Order your personalized checks at your local office or online with Harland Clarke.

### **Foreign Currency Exchange**

Foreign currency exchange is available for all First Bank & Trust Company customers.

### **Stop Payment**

Have a dispute? Faulty merchandise? Stop payment on checks or ACH debits.

### **Overdraft Privilege**

Having a check returned due to insufficient funds can be a costly and embarrassing experience. That's why we provide Overdraft Privilege, Check Return Protection. Overdraft Privilege gives First Bank & Trust Company's checking account customers an extra level of protection against unanticipated cash flow emergencies and account reconciliation errors.

### **e-Statements**

Not only are e-Statements SMART - They're easy, convenient and safer than mail. They're fast - Just click and view, and simple - no paper clutter. They are also secure, making your chances of ID theft even less likely. e-Statements are available to all First Bank & Trust Company customers free of charge.

### **Wire Transfer**

(Domestic or International) - Get money fast and secure AND the same day. Ask your local office about cut-off time for same day service. Additional terms and conditions may apply depending on the receiving country and currency conversions.

**Notarization Services**

We can initial official documents and papers. Each of our offices has a certified Notary Public.

**Stamp Guarantee Services**

Guaranteed bank signature for certain official documents.

**Safe Deposit Box**

A convenient and secure place to store valuables that would be difficult or impossible to replace. Contact your local office for available box sizes and pricing.

**Statement Reproduction**

Receive a copy of any of your previous statements at your local office or through Online Banking.