

## Personal Banking Guide

At First Independent, we're ready to help you reach the next step.

The choice is yours. That's right, because we put YOU first; we give you the power to make your own financial choices - benefits, rates, financial advice. You tell us what YOU want.

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### I need money loans, lines of credit, credit cards

Flex Line Home Equity Loans & Lines of Credit  
Personal Loans  
Vehicle & Boat Loans  
VISA® Credit Cards

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### I need to manage my money checking, savings, debit cards

FREE Checking  
Choice Checking  
Choice<sup>SM</sup> Checking  
Overdraft Protection  
Real Savings  
Kids SaveFirst  
Regular Savings  
Money Market Accounts  
IRA Plans  
Certificates of Deposit (CDs)  
VISA® Check Cards  
FREE IdentityFirst™ Identity Theft Advocacy Benefit  
Foreign Drafts and Remittances  
Wire Transfers  
Safe Deposit Boxes

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### I need 24/7/365 access online banking, bill pay, financial tools

FREE Indy Online Banking & Bill Pay

- Transfer Funds between First Independent Accounts
- FREE Unlimited Bill Pay - with First Independent Checking Account
- View Transaction and Bill Pay History
- View Account Balances, Statements, Check Images
- Re-order Checks
- Stop Payments
- Send Wires
- Download Account Information

ATMs - Plus® System  
24-Hour Telephone Banking, Toll-Free  
888.341.2265  
Saturday Banking at Select Locations  
Drive-Up Banking with Early Morning, Evening & Saturday Hours at Select Locations  
Night Deposit Services  
Mobile Banking (Coming in 2008)

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### I need to manage my future retirement, investing, estate planning

First Independent Financial Advisors <sup>(7)</sup>

- Advisory & Brokerage Services
- Investment Services
- Risk Management & Insurance
- Retirement Planning
- Financial Planning

Private Banking & Credit Services

- Personal Relationship Managers
- Personal Deposit Services
- Customized Lending Services

Trust & Investment Services

- Revocable Trusts
- Testamentary Trusts
- Estate Planning
- Charitable Trusts
- Investment Counseling



**First Independent**  
Ready When You Are.®

**Personal Banking**  
*Ready to Choose*

**For a complete list of locations throughout SW Washington and Portland, visit [firstindy.com/locations](http://firstindy.com/locations).**

First Independent Bank | PO Box 8904 | Vancouver, WA 98668

360.699.4293 | 509.427.4754 | 888.341.2265 | [firstindy.com](http://firstindy.com)



**First Independent**  
Ready When You Are.®

## FREE Checking

All the basics you need, plus a whole lot more. Best of all, it's FREE.

Automatically Included

Feature	Value
FREE 1st order of 50 Checks	\$12
Indy OnLine	Convenience
FREE Online Bill Pay	Save time, postage, paper
24-hour Telephone Banking	Convenience
VISA® Debit Card	Convenience/Peace of mind
IdentityFirst™	Expert ID theft resolution
\$300 IndyPrivilege Overdraft Protection <sup>(4)</sup>	\$300

Total Value: **\$312**

Monthly Service Charge: **\$0**

## Choice Checking

Build your account with the features and benefits you want.

Automatically Included

Features	Value
FREE 1st order of 50 Checks	\$12
Indy OnLine	Convenience
FREE Online Bill Pay	Save time, postage, paper
24-hour Telephone Banking	Convenience
VISA® Debit Card	Convenience/Peace of mind
IdentityFirst™	Expert ID theft resolution
\$300 IndyPrivilege Overdraft Protection <sup>(4)</sup>	\$300
FREE Upgrade to Gold Debit Card	Increased purchasing power
FREE Small Safe Deposit Box for 1 year <sup>(1)</sup>	\$25
FREE Financial Review with Financial Advisor <sup>(7)</sup>	\$50

## + Choose 2 More

Features	Value
Loan Rate Discount	.25% off current rate
Loan Fee Discount	\$50
Two Overdraft Fee Waivers per year	\$66
\$10 Deposit to Savings or MM Account with auto-transfer to Savings or MM <sup>(3,5)</sup>	\$10
\$10 Deposit to Savings or MM Account Deposit with overdraft protection <sup>(3,6)</sup>	\$10
Check Images on Paper Statements	\$36
Waive 2nd Year Fee on HELOC	\$50
FREE First Order of Custom Checks	\$25

Total Average Value: **\$467 - \$563**

Total Monthly Service Charge: **\$5**

Minimum Balance to Waive Service Charge: **\$2,500**

Minimum Deposit to Open Account: **\$100**

Extras: Pick 2

## Choice<sup>Plus</sup> Checking

Checking with INTEREST and even more bells and whistles.

Automatically Included

Features	Value
FREE 1st order of 50 Checks	\$12
Indy OnLine	Convenience
FREE Online Bill Pay	Save time, postage, paper
24-hour Telephone Banking	Convenience
VISA® Debit Card	Convenience/Peace of mind
IdentityFirst™	Expert ID theft resolution
\$500 IndyPrivilege Overdraft Protection <sup>(4)</sup>	\$500
FREE Upgrade to Gold or Platinum Debit Card	Increased purchasing power
FREE Small Safe Deposit Box for 1 year <sup>(1)</sup>	\$25
FREE Financial Review with Financial Advisor <sup>(7)</sup>	\$50

## + Choose 2 More

Features	Value
Loan Rate Discount	.25% off current rate
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Check Images on Paper Statements	\$36
Waive 2nd Year Fee on HELOC	\$50
FREE First Order of Custom Checks	\$25

## And pick one more just for you:

Features	Value
CD Rate Bump <sup>(2)</sup>	.25% APY
Annual Fee Waiver for IRA	\$15
NO FEE Auto Transfer on Overdraft Protection from Savings or MM to cover overdrafts	\$5 per transfer
No Fee (no \$1.50 FI surcharge) at Foreign ATMs <i>(Other bank's charges still apply.)</i>	\$1.50 per transaction
Waive \$100 Auto Loan Fee	\$100

Total Average Value: **\$787 - \$1003**

Monthly Service Charge: **\$15**

Minimum Balance to Waive Service Charge: **\$5,000**

Annual Percentage Yield (APY) as of 2.01.08: **.10%**

Minimum Deposit to Open Account: **\$100**

Extras: Pick 2

Extra: Pick 1

## Go ahead, be a control freak.

Here's your chance to create a checking account with the features and benefits you want.

How about a better interest rate? Loan discounts. Access to expert financial advice. And no ATM fees. Don't forget the basics, like FREE online banking, FREE bill pay, FREE identity theft resolution services - and an order of FREE checks just in case the paper urge strikes.

What you choose is up to you.

Ready to make it your way? We're ready for you.

Free | Choice | Choice<sup>Plus</sup>

Checking accounts where you choose your benefits.

Credit products subject to credit approval. (1) Subject to availability. (2) Requires a \$20,000 minimum deposit that cannot be transferred from another First Independent account. Rate increase applies to a maximum of 10 CD accounts. Maximum deposit amount eligible to receive .25% yield increase is \$1,000,000. Maximum term eligible to receive .25% yield increase is 24 months. (3) Subject to IRS reporting and applicable income taxes. Limit one per account. (4) Overdraft fees are \$33 with a daily maximum of \$198. Transactions where the NSF fee may be imposed include checks and other debits cashed at our teller window, Automated Teller Machine (ATM) withdrawals, debit card/check card transactions, Electronic (ACH) debit transactions, pre-authorized or automatic debits, checks issued to a third party and Indy Online transactions. The amount of any overdraft created by paying the item and our NSF fees is due within 28 days of the date the account became overdrawn. If items presented against your account exceed the predetermined overdraft coverage amount, returnable items, such as checks and electronic debits, will be returned. Some of the circumstances under which the bank will not pay an overdraft include accounts suspended from the service (if overdraft wasn't cleared within 28 days), accounts that opted out from the service, new accounts (accounts opened less than 90 days), accounts with legal orders outstanding and dormant accounts. Value based on range of selections made at account opening. (5) Requires minimum \$25 monthly auto transfer from a First Independent Checking Account to a First Independent Savings or Money Market Account. Offer available only at account opening. (6) Overdraft protection must be taken from a First Independent Savings or Money Market Account. Offer available only at account opening. (7) Securities and insurance products are offered through PrimeVest Financial Services, Inc., an independent, registered broker dealer and registered investment adviser, Member FINRA. Not FDIC insured. May go down in value. Not financial institution guaranteed. Not a deposit. Not insured by any Federal Government Agency. Advisory services may only be offered by Investment Adviser Representatives in connection with an appropriate PrimeVest Advisory Services Agreement and disclosure brochure as provided.