

**PROMISES KEPT.
TRUST EARNED. SINCE 1922.**

Knowing what's important to your customers is key to running a successful business in Alaska. At the top of the list is, when you say you're going to do something, you do it. A customer's trust isn't given lightly; it has to be earned.

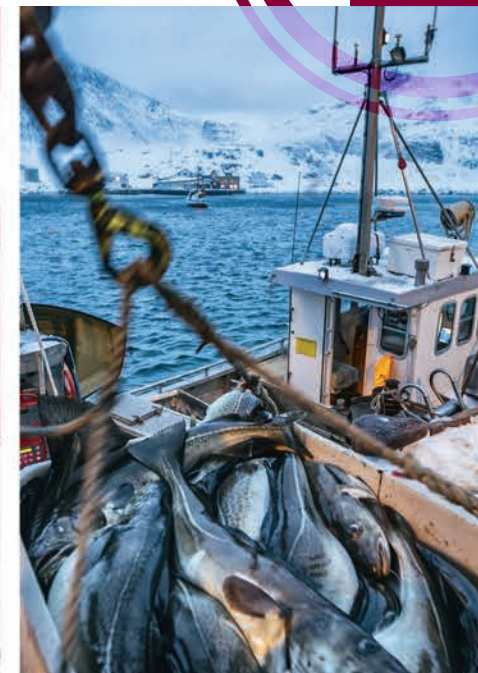
For more than 100 years, First National Bank Alaska has earned the trust of Alaskans with a simple formula: maintain a staff of local Alaskan experts who respond quickly and decisively, provide the convenience, service, value and resources only the state's largest Alaskan-owned and -operated bank can offer, and keep promises.

We'll understand your business, anticipate your needs, and help you navigate through complex final decisions, better than any other banker.

We're here to help Alaska businesses like yours succeed.



Shape Your Tomorrow



THE ONE SOLUTION
COMPREHENSIVE SERVICES FOR YOUR CORPORATE FINANCIAL SUCCESS

THE ONE SOLUTION

CORPORATE TREASURER CHALLENGES & FIRST NATIONAL SOLUTIONS

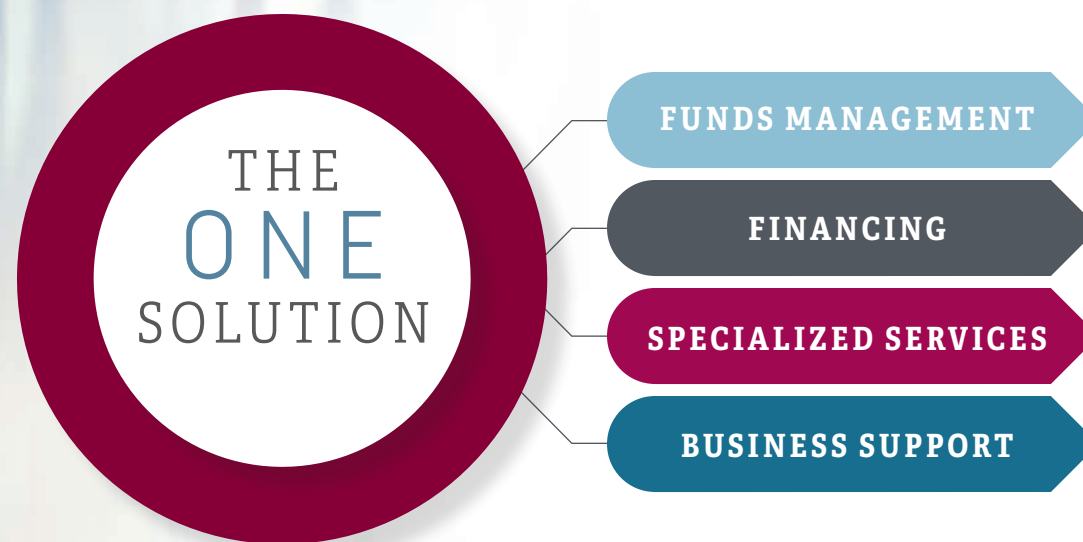
GUIDING THE WAY

You help steer your corporation toward financial success. It's no easy feat. You and your team are always looking for better solutions to, among many other things, manage day-to-day cash flow, raise long-term capital and meet regulatory requirements. All while protecting business assets for you and your shareholders.

Our team of local First National Bank Alaska experts would like to join with yours and offer the One Solution. Whether you're doing business in Alaska, the Lower 48, or around the world, we'll put expertise gained from more than a century of experience to work for you right away. Our integrated financial services and cash management approach can help you streamline treasury operations with increased efficiency, reduced risk, and cost savings.

Behind all these services is the local knowledge, presence and resources that give First National a unique awareness of your business and the flexibility to make quick decisions.

Staying on course is always a challenge and with the One Solution, you can rest a little easier. Discover the local First National difference.



MANAGE ALL THIS FROM YOUR DESKTOP NO MATTER WHERE YOU ARE



Optimize day-to-day cash flow

The turnkey cash management solutions you want and the flexibility you need to manage your business finances.

- Demand deposit accounts (DDAs)
- Business online and mobile banking
- Remote deposit capture
- Image Lockbox
- Electronic Payment/Direct Deposit (ACH)
- Wire Transfers
- Corporate and Business Credit Card
- Merchant Services and Online Payment Portals
- Positive Pay and ACH fraud prevention
- Check and ACH block services
- Electronic data interchange (EDI) reporting
- Zero balance account (ZBA)
- Cash handling services
- Business Manager® Receivables financing
- Dividend Disbursement Cards



Manage liquidity

Put excess cash to work for your business.

- Short term**
 - Sweep account
 - Operating lines of credit
- Long term**
 - Investment management account through Wealth Management department*
 - Laddered CDs
- Collateralization**
 - Public Fund/Tri-Party Agreement



Track financial data

Access your business finances anytime from anywhere with secure online and mobile tools.

- Business online and mobile banking
- Online reports
- Statements
- Daily account activity reporting/BAI and CSV
- File transfer protocol (FTP)
- Credit card administration
- Credit card expense management and reporting
- Credit card GL mapping



Finance new facilities and asset acquisition

When you're ready to expand, we have the local knowledge and expertise to meet your unique needs.

- Long-term facility financing
- Capital asset financing
- Lines of credit



Help your employees succeed

Offer your employees convenient, secure banking options, with perks, to help them reach their goals.

- Employee Advantage checking
- Direct deposit
- Personal online and mobile banking
- Debit cards
- Health savings accounts
- Mortgage loans
- IRAs
- Wealth management*
- Trust services*



Overcome special transaction challenges

When traditional options don't meet your needs, First National can provide the customized solutions that will.

- Trust accounts*
- Custodial accounts*
- Safekeeping accounts*
- Escrow servicing



Fight fraud and financial crime

Our team of fraud experts can help safeguard your company and employees from financial crime.

- Cybersecurity
- Financial crime risk assessment
- Educational sessions - Management and employees
- Call Center support
- Customized alerts



Know you always have local support

Your challenges don't follow a timetable. Neither does First National's support.

- Local, quick decisions
- Continuous access to First National's team of experts
- Access to executive management when needed
- Local branches
- Call Center
- Assistance in connecting with other professional resources

*PRODUCTS PURCHASED THROUGH THE BANK'S WEALTH MANAGEMENT DEPARTMENT ARE NOT FDIC INSURED, NOT GUARANTEED AND MAY LOSE VALUE.