

Welcome to our 24-Hour Information Line, another Innovative Customer Service from First National Bank of Fort Smith

Our regular telephone number remains the same as always – (479) 782-2041. Call it, just as you have always done, when you want to talk with one of us. For the functions listed in this brochure, call the 24-Hour Info-Line (479) 788-4670 or toll-free at 1-866-788-4670. If you would like to talk with someone in the Call Center, from 7 a.m. to 6 p.m. Monday through Friday, or 9 a.m. to 2 p.m. on Saturday, you may call the Direct Call Center Line, (479) 788-4600 or toll-free 1-800-364-1827.

Please keep your Personal Identification Number (PIN) separate, and if you lose it or forget it, please call the Call Center at 788-4600 so they can mail you a new application.



FIRST NATIONAL BANK OF FORT SMITH

Member FDIC

602 Garrison Avenue • P.O. Box 7
Fort Smith, AR 72902



FIRST NATIONAL BANK
OF FORT SMITH

Member FDIC



Branch • Miller • Clark & Associates



**First
National
Bank**
Member FDIC OF ROGERS

24 HOUR INFO *Line*

Effective Date January 1, 2009



(479) 788-4670

F O R T S M I T H



FIRST NATIONAL BANK
OF FORT SMITH



FirstBank
CORP

Visit us at our WEB site: • <http://www.fnbfs.com>
E-mail: fnbfs@fnbfs.com • OnlineBanking@fnbfs.com

Want to know your Checking Account balance at 4:45 a.m. on Sunday?

No problem. Just call the First National Bank 24-Hour Info-Line, (479) 788-4670.

Not everyone works the same hours. And sometimes emergencies come up. If you find yourself balancing your checking account at 4:45 on a Sunday morning, and you need help, it's as close as your telephone. First National Bank provides a 24-Hour Info-Line, so you can verify deposits or withdrawals, check amounts and numbers, current balance and even electronic deposits, to your checking or savings account, with just a phone call.

It's easy as 1-2-3, and that means added banking service, from First National Bank, which has provided financial STRENGTH and LEADERSHIP in western Arkansas and eastern Oklahoma since 1872.

To access the First National Bank Info-Line, you need three things. First, you must have a touch-tone telephone. Second, you must have your Personal Identification Number (PIN) – which you gave us earlier. And third, you must have the account number of the account or accounts about which you want information.

(479) 788-4670

You may call the First National Bank Info-Line anytime, 24 hours a day. When you call, this is what will happen:

Greeting

You will be greeted with “Welcome to the First National Bank of Fort Smith Information Line.” You will be asked to press 1 for English or 2 for Spanish.

You will be instructed to press 1 for Checking Information, 2 for Savings Information, and 3 to Transfer Funds.

Checking Account Information

You will be asked to enter your checking account number, followed by the pound (#) key or press the star (*) key to return to the main menu. Then you will be asked to enter your (PIN) Personal Identification Number followed by the pound (#) key or press the star (*) key to return to the main menu. You will then be given your account balance and total dollar activity for the day.

You will then be given the following choices.

For checks and other debits, press 1.

For deposits and other credits, press 2.

For all transactions cleared since your last statement, press 3.

To search by transaction amount, press 4.

To search by check number, press 5.

To return to the main menu, press 8.

To repeat these choices, press 9.

To speak with a Customer Service Representative, press 0.

Savings Account Information

You will be asked to enter your savings account number, followed by the pound (#) key or press the star (*) key to return to the main menu. Then you will be asked to enter your (PIN) Personal Identification Number followed by the pound (#) key or press the star (*) key to return to the main menu. You will then be given your account balance and total dollar activity for the day.

You will then be given the following choices.

For savings withdrawals, press 1.

For savings deposits, press 2.

For all transactions cleared since your last statement, press 3.

To return to the main menu, press 8.

To repeat these choices, press 9.

To speak with a Customer Service Representative, press 0.

Funds Transfer Information

You will be asked to press 1 to transfer from checking, or 2 to transfer from savings.

You will then be instructed to enter the account number that you wish to transfer from, followed by the pound (#) key, then to enter your (PIN) Personal Identification Number followed by the pound (#) key.

You will then be asked to enter the account number that you wish to transfer to, followed by the pound (#) key, then to enter your (PIN) Personal Identification Number followed by the pound (#) key.

You will then be asked to enter the amount to transfer in dollars and cents, followed by the pound (#) key.

After entering the amount, your transfer will be repeated to you with the from account number, to account number, and the amount of the transfer.

You will be asked to confirm the transfer by pressing the 1 key, or to press the star (*) key to cancel the request.

Using the First National Bank 24-Hour Info-Line is just that easy. Try it soon, and see for yourself. In the future, other information and services will be added. It's just another way First National Bank of Fort Smith is bringing you financial STRENGTH and LEADERSHIP for the 21st Century.