



# *Why bank with 1st Source Bank?*



*Why Bank with 1st Source Bank?*

## Personal, friendly service



- Helpful, knowledgeable bankers
- Easy access to top tier experts
- We get to know you



*Why Bank with 1st Source Bank?*

## **We are convenient**



- Flexible hours – Open before & after work. Plus, there's a location in your area open 7 a.m. to 7 p.m., & Saturdays & Sundays
- 24-hour online account access & mobile banking
- Simple ways to manage your money & track your accounts



## We are *nationally* recognized

*Since 1863 we have been a strong, stable, local organization.*

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- Rated a 5 Star 'Superior' Bank from *BauerFinancial* – the highest rating possible
- Named to Bank Honor Roll of Superior Performers by Keefe, Bruyette & Woods, Inc. – 2012, 2013 & 2014
- Bank Director Magazine Nifty Fifty - 2014 list of best users of capital based on profitability and capital strength





## We are *locally* recognized

*and committed to the communities we serve.*

- Awarded Michiana's '**Best Bank for Customer Service**' by readers of the Northwest Indiana Business Quarterly Magazine
- Recognized as the **Best Bank** by readers of the *Elkhart Truth*, *Dowagiac Daily News*, *Niles Daily Star*, *Cassopolis Vigilant* and the *Edwardsburg Argus*
- Awarded '**Favorite Bank**' for nine years in a row by the readers of the *South Bend Tribune*





*Why Bank with 1st Source Bank?*

## **We offer *Straight Talk & Sound Advice***

- Guidance on banking products & services
- Quick answers to your questions – in person, on the phone, or online via chat
- Simple & straightforward banking – whether you're opening an account or applying for a loan
- Expert advice, just for you



*Why Bank with 1st Source Bank?*

## Individualized, specialized service just for you

**Our bankers  
will provide:**



- Help organizing your finances
- Creativity when structuring your loan for the lowest monthly payment or fastest payoff
- Tax advantaged ways to save for college for parents & grandparents
- Customized retirement review & advice
- Assistance in estate planning with senior parents
- And much more





*Why Bank with 1st Source Bank?*

## Help securing your financial future

- We'll help you develop a smart, personalized financial strategy
- We'll provide you information & guidance so you can make your money work for you



EASY BANKING CLUB

 **Source**  
**Bank** Member FDIC





*Why Bank with 1st Source Bank?*

## The starting point: a checking account just for you

### Easy Banking Club Account



- A direct deposit account
- An assortment of special services & discounts
- Saves time & money



*Why Bank with 1st Source Bank?*

## **Easy Banking Club Account Benefits**

- No monthly fee, if you have direct deposit
- Earn interest on your balances
- Unlimited check writing, no fee per check
- FREE Online Banking
- MAX Bill Pay = 50 electronic bill pays per month
- Mobile Banking
  - account info to your mobile device
- ATM fee rebates
  - When you use another bank's ATM, 1st Source will reimburse our fee up to four times per year



*Why Bank with 1st Source Bank?*

## **More Easy Banking Club Account benefits**

- Consumer loan discount of ½ % with auto debit payment\*



- Insurance discount programs & a FREE customized review on home, auto & life insurance

\*Subject to credit approval. 1st Source Bank is an equal housing lender.

EASY BANKING CLUB





*Why Bank with 1st Source Bank?*

## Great Tools & Other Services



- Overdraft Transfer Service – automatically lets your savings account cover accidental overdrafts
- Purchase Rewards – cash back savings offers within online banking
- FinanceWorks – a free, easy-to-understand online money management tool
- ID Theft Protection – ways to keep your personal information secure



## Why Bank with 1st Source Bank?

### 1st Source is a nationally recognized leader in meeting customers' financial needs



#### We are:

- Simple to do business with
- A single point of contact for **ALL** your banking needs
- Easy to understand & easy to use
- Deeply committed to the communities we serve
- Dependable - a bank you can count on to be here now & into the future