

SOUTHEAST VENTURES



FIRST BANK

*The **one** who's here.*

Summer 2026

Adventure Starts at the Docks

Whether you're chasing the catch of a lifetime, exploring Alaska's breathtaking coastline, or creating unforgettable memories with family and friends on the water, First Bank can help you turn your boating dreams into reality. With competitive rates, flexible terms, and local decision-making, financing your next boat has never been easier.

New Boat Loan Rates:

- **6.50% APR*** for up to 120 months
- **6.95% APR**** for up to 180 months

Plus, enjoy:

- No application fee
- Fast local decisions
- Pre-approval available
- Personalized service from local lenders

Don't let the perfect boat pass you by. Talk with a First Bank lender today and discover how affordable boat ownership can be.

Visit your local First Bank branch or FirstBankAK.com/loans/personal-loans/boat-loans.html to get started.



Apply
NOW!



*APR is effective as of April 10, 2026, is based on a \$100,000 loan with a 120 month term, zero down payment, and monthly payments of \$1,136.63. APR may increase based on credit score. Rate and Term are subject to change.

**APR is effective as of April 10, 2026, is based on a \$100,000 loan with a 180 month term, zero down payment, and monthly payments of \$896.94. APR may increase based on credit score. Rate and Term are subject to change.



Spoof Calls: Protect Yourself from Phone Scams

First Bank has received reports of scammers posing as bank employees and calling customers about "rejected transactions" or suspicious account activity.

These calls may even appear to come from a real First Bank phone number, but caller ID can be spoofed.

Scammers often create urgency to pressure you into sharing private information. First Bank

will never ask for your Online Banking password, secure access codes, or full debit card PIN.

If something feels suspicious, hang up. Do not call back a number the caller provides. Instead, contact First Bank's Fraud Department directly at **(907) 228-4401** or **ReportFraud@FirstBankAK.com**.

When in doubt, stop the conversation and call us directly.



NMLS #421662

Learn more about us at FirstBankAK.com

Business Cash Management Services

Running a business means wearing a lot of hats. First Bank's Cash Management Services help simplify your financial operations so you can spend less time managing money and more time growing your business.

With powerful tools like ACH payments, payroll direct deposit, wire transfers, and real-time account monitoring, you can move money quickly, securely, and efficiently. Plus, you'll gain greater visibility into your cash flow, helping you make informed business decisions with confidence.

Benefits of Cash Management

- **Save time** with automated payments and collections
- **Control cash flow** with real-time account access
- **Enhance security** with customizable user permissions
- **Bank anywhere** with 24/7 online access
- **Earn more** with automatic interest-bearing account sweeps

When paired with First Bank's online Banking, Mobile Banking, Bill Pay, and eStatements, Cash Management becomes a complete financial toolkit designed to help your business operate more efficiently and stay focused on what matters most.



Ready to save time, strengthen security, and make your money work harder? Contact your local First Bank branch or visit FirstBankAK.com/services-tools/business-services/cash-management.html today.



From Our Kitchen Lemon Cake with Cream Cheese Frosting



Nothing says summer quite like fresh lemons. Bright, light, and bursting with citrus flavor, this Lemon Cake with Cream Cheese frosting is the perfect dessert for backyard barbecues, family gatherings, potlucks, or simply enjoying a sunny afternoon with friends.

Shared by Kylee Henderson from our Petersburg Branch, this homemade favorite combines a moist lemon cake with a rich cream cheese frosting for the perfect balance of sweet and tangy. Topped

with fresh lemon zest, it's a refreshing treat that's sure to become a summer tradition.

Ingredients

1 ½ sticks of butter, softened
2 cups sugar
3 eggs
1 ¼ cups buttermilk
½ cup of sour cream
¼ cup fresh lemon juice
1 tablespoon lemon extract
¼ cup vegetable oil
2 teaspoons baking powder
½ teaspoon baking soda
3 cups sifted cake flour
Zest of 1 lemon

Directions

Preheat oven to 350F. Grease and flour two 9-inch round cake pans.

Whip butter and sugar until light and fluffy. Add eggs one at a time, mixing well after each addition.

In a separate bowl, combine buttermilk, sour cream, lemon juice, lemon extract, and oil.

Gradually add the dry ingredients and buttermilk mixture, mixing after each addition. Stir in lemon zest.

Divide batter evenly between pans and bake for 28-32 minutes, or until a toothpick inserted in the center comes out clean. Cool completely.

For the frosting, beat butter and cream cheese until smooth. Mix in lemon extract, then gradually add powdered sugar until desired consistency is reached. Frost cooled cake layers and garnish with lemon zest if desired.