



NewFirst National Bank is committed to supporting your banking needs while doing so in a manner that promotes safety to our customers and employees. In accordance with the preventative recommendations by the CDC and the State of Texas regarding the coronavirus (COVID-19), NewFirst will be implementing the following changes to branch operations effective Thursday, March 19, 2020:

- Access to all branch lobbies will be by appointment only.
- To schedule an appointment with one of our offices, visit [newfirst.com/contact-us](https://newfirst.com/contact-us) for direct access to your nearest location, or contact your loan or business development officer directly.

Drive-thru facilities at all bank locations will continue to be open for normal business hours.

We encourage you to use our digital resources for self-service banking and 24/7 account access. Our online banking and mobile app are available to handle most types of non-cash transactions from your desktop or mobile device. On the next page you will find an overview of our channels of service.

We understand that personal service is a cornerstone of our relationship with you, our clients, and that our normal methods of interaction will be altered. But, in an effort to practice social distancing, slow the spread of the virus and return to normal economic conditions as quickly as possible, this is a necessary change.

We greatly appreciate your understanding, cooperation, and most of all your business.

Guy F. Stovall, III

Chairman & CEO

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## **NewFirst Channels of Service**

### **Drive-Thru Transactions**

- Cash and Currency Change Orders
- Customer and Non-Customer check cashing
- Deposit Transactions
- Loan Payment(s) and or Loan Payoffs
- Purchase of Cashier Check(s)
- Account Transfers (also available via phone request)
- New Debit Card or Reorder Request (also available via phone request)
- Requests for Stop Payments, Outgoing Wires, Change of Address & Check Reorders (also available via phone request)

### **Consumer Online Banking & Consumer Mobile App** (enroll at [www.newfirst.com](http://www.newfirst.com))

- View Balances and Transaction History
- View images of posted items
- Pay bills via BillPay (additional fees may apply)
- Download Transaction History (available through online banking only)
- Transfer Funds between multiple NewFirst accounts
- Retrieve Statements (available through online banking only)
- Deposit checks (daily limits apply-available through Mobile App only)
- Manage Debit Cards (available through Mobile App only)

### **Business Online Banking & Business Mobile App**

- View Balances and Transaction History
- View images of posted items
- Pay bills via BillPay
- Download Transaction History (available through online banking only)
- Transfer Funds between other NewFirst accounts
- Retrieve Statements (available through online banking only)
- Initiate and approve Wire Transfers
- Initiate and approve ACH Transactions
- Submit Positive Pay Files and approve Positive Pay Exceptions
- Make Deposits (non-cash) with Remote/Mobile Deposit Services

### **Debit Cards**

- Withdraw funds at any ATM
- Receive cash back with purchases at participating merchants
- Make purchases in person, online or over the phone
- Utilize Card Valet to protect and control limits and permissions

### **Transaction handled by Appointment**

- Consumer or Business new account and revision requests
- Debit Card Fraud Dispute Requests
- Safe Deposit Box Access
- Loan related issues