



NewFirst National Bank is committed to supporting your banking needs while doing so in a manner that promotes safety to our customers and employees. Furthermore, the Coronavirus pandemic has given us time to reflect on how we can better serve our clients. We realize that the client experience is improved when you are the sole focus of our attention. Therefore, starting Monday June 15, 2020 NewFirst will implement the following permanent changes to branch operations.

- Access to all branch lobbies will be by appointment only.
- To schedule an appointment with one of our offices, visit 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. We want to assure you that we are still available to handle your banking needs and will continue to serve all of your requests with the highest levels of professionalism as we always have. To improve efficiencies in the drive thru, over the next few months we will be updating the equipment as well as making improvements to our facilities.

We greatly appreciate your business.

Guy F. Stovall, III
Chairman & CEO



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)

- View Balances and Transaction History
- View images of posted items & Download Transaction History (available through online banking only)
- Pay bills via BillPay (additional fees may apply)
- 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

Transaction handled by Appointment

- Consumer or Business new account and revision requests
- Consumer or Business new loan requests
- Safe Deposit Box Access
- Wire Transfer Requests

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