



First eBanc

Access Today's Information...Today!



Leading with Integrity, Excellence and Innovation
www.firstcbt.com • Member FDIC • An Equal Housing Lender

* A monthly maintenance fee may be charged to First ePay users. Please contact a new account representative for details.
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First eBanc: Real-Time Online Banking

View images of your cancelled checks on-line, download your monthly statement(s), transfer funds between your accounts, view your current or previous month's statements, make loan payments, pay bills on-line and much more. Because First eBanc is real-time, you see today's information...**today**.

As always, First Community Bank and Trust is dedicated to protecting your privacy. We deliver the highest level of security for our Internet Banking customers. An additional layer of security helps ensure that your information is secure, protecting you from fraud and identity theft. We also use state of the art encryption so your info travels safely from your computer to our bank and vice versa. All of this makes for an on-line banking experience that is safe, secure and hassle free.

Start using First eBanc today! Contact a new account representative at **708.946.2246** or **708.258.0530** and get set up with a user ID and a password. Then, go to our home page at www.firstcbt.com (see below). Have fun banking on-line and thanks for banking with First Community Bank and Trust.



Log In with Ease: Bookmark our home page for fast and easy access to your real-time account information.



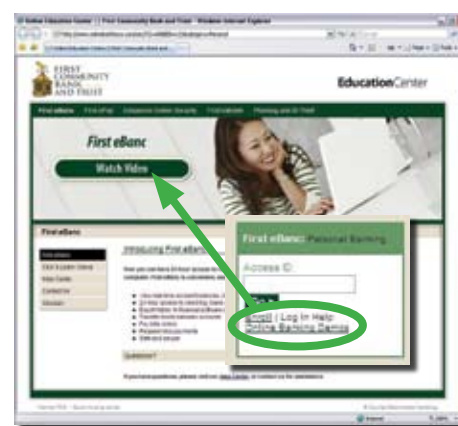
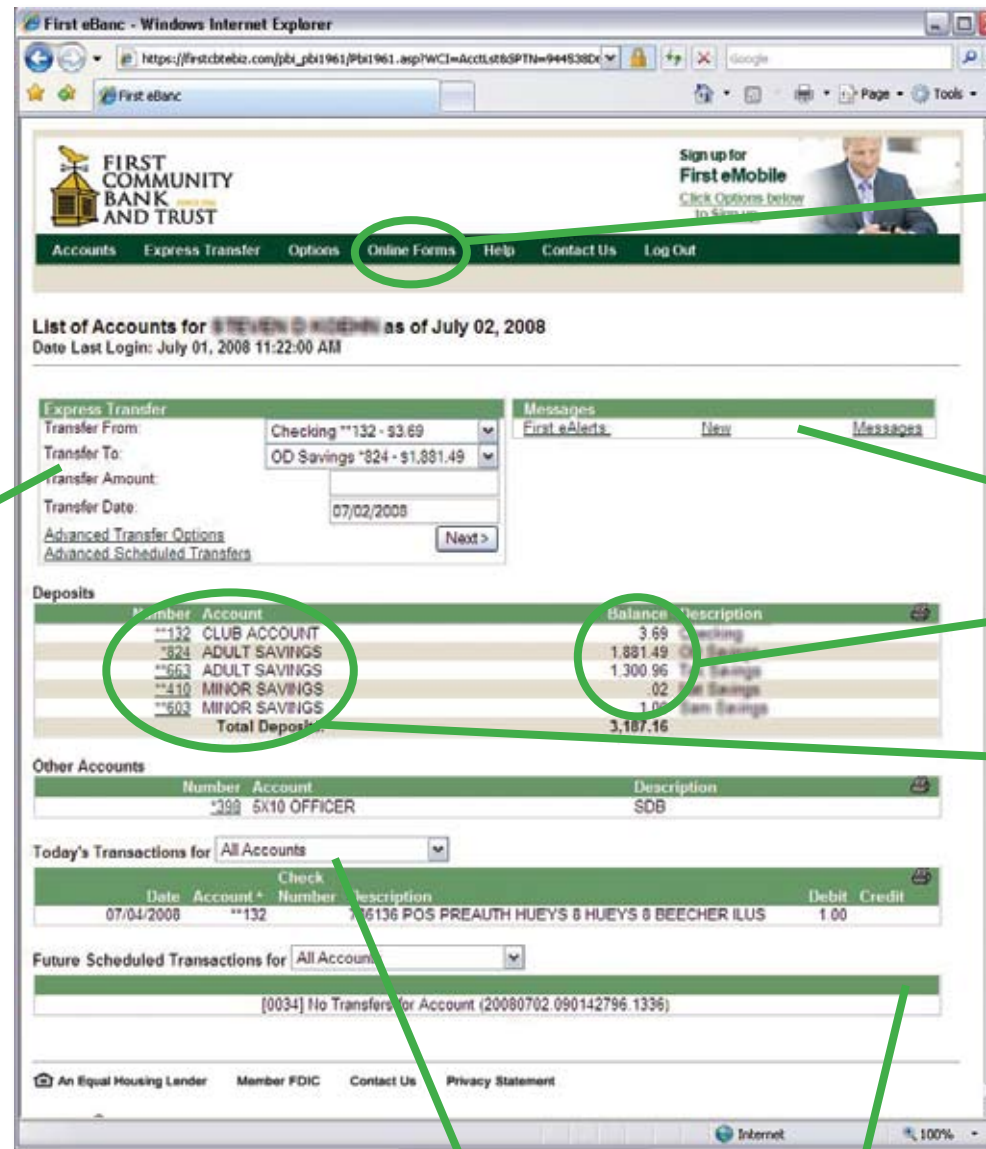
Enhanced On-Line Security: Enhanced Online Security verifies your identity in two-ways. (1) Every time you log in to First eBanc, the bank identifies you, and (2) it lets you identify the bank using a private image and pass phrase.

Express Transfer: Express Transfer gives you the ability to transfer between your accounts with minimal navigation. All types of transfers can be made from one single screen.



Options: The Options link is now your one stop place for everything related to your online account. You can now change your password, edit your security questions and answers, edit your account nicknames, change your e-mail address, change your primary account, edit your security data for logging in, and enroll in First eMobile.

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Future Scheduled Transfers: View scheduled transfers and when they will take affect.

Today's Transactions: View up-to-date real-time activity on your accounts.

Visit us on the web at www.firstcbt.com.

First eBanc is free to all First Community Bank and Trust customers.

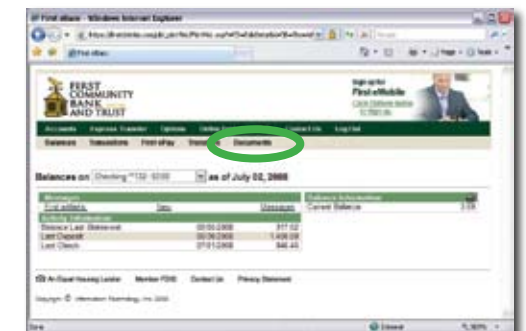


Online Forms: Securely e-mail our staff, order checks online, open a CD online, online statement request, and visit our online mortgage web site to view rates and apply.

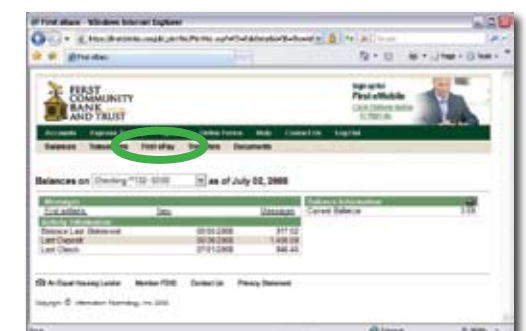
First eAlerts: Set up account alerts. Then receive alerts about your account activity...delivered directly to your web-enabled cell phone.

Real-Time Balances: First eBanc is always up-to-date with real-time information. Make a transaction with your Debit MasterCard, a deposit at the teller line, or a transfer in First eBanc, and your real-time info is available immediately.

View Your Accounts: Click on an account number to view real-time activity, view cancelled checks, search transaction(s), make online payments, much more.



On-Line Statements: Download your monthly checking statement.



First ePay*: Pay bills on-line to anyone. A new account representative can sign you up.