

First Western is much more than a bank.

We're really First Western Bank & Trust & Insurance.

First Western isn't just the area's only **truly** locally-owned and managed bank. We're also the area's one-stop, full-service financial center. For over five decades, we've listened to your needs and responded by offering more of the financial services you need. You can count on us for a wide range of deposit and loan products to suit your needs.

Trust – First Western's asset management professionals can help you achieve your individual and business goals through personal trust and estate administration, portfolio and farm management services, as well as estate and financial planning assistance. The Trust Department also offers a full range of retirement plan products and services, including both managed and self-directed IRAs (traditional and Roth), 401(k) plans, and other qualified retirement plan services that can be tailored to meet your specific circumstances.

Insurance – Our independent agents will shop and compare companies to obtain you the best coverage for the best price. Protect your property, vehicles, business, life and health - your future and your family's future - with First Western Insurance.

At First Western, we can help simplify your life. You can **bank** on us.

 *Take Advantage Of All Our Golden Opportunities*



Created with you in mind, our **50 PLUS CLUB** offers exciting activities for all members, including money saving services and social events.

To become a member of our **50 PLUS CLUB** you must be 50 or over and maintain \$5,000 in total deposits at First Western Bank and Trust of Minot.

MINOT, ND
(701) 852-3711

EDEN PRAIRIE, MN
(952) 516-7300

BISMARCK, ND
(701) 255-4400

Visit our website for more information
firstwestern.bank



Member **FDIC**



We Invite You To Join Our 50 Plus Club



FIRST WESTERN
BANK & TRUST

You can bank on us

We invite you to become a member of our 50 PLUS CLUB. We offer these exciting services to you, our special customers.

- FREE CHECKS**
Bank custom style checks. Just indicate that you are a **50 PLUS CLUB** member when ordering checks. Limit one box per year, per account.

- FREE**
Cashiers checks and Money Orders.

- FREE COPYING SERVICE**
12 per month.

- FREE NOTARY SERVICE**

- FREE LUGGAGE TAGS**
Two per member. Additional tags available at cost.

- DISCOUNT ON TRAVEL MONEY CARDS**

- DISCOUNT ON WIRE TRANSFERS**
50% discount on wire transfer fees within the United States.

- FREE TELEPHONE TRANSFERS**
Transfer money from savings to checking or checking to savings with just a telephone call.

- OVERDRAFT PROTECTION**
A line of credit can be established and readily available to use with your checking account (with approval).

- DIRECT DEPOSIT**
Available for your Social Security, pensions, and retirement checks.

- FREE LAMINATION**
Limits apply.

- ACTIVITIES, ENTERTAINMENT, AND REFRESHMENTS**
Join us at our meetings, where you will be served refreshments by our officers and staff compliments of our bank. We'll feature educational speakers, entertainment and much more. At our summer picnic we have bingo and lots of prizes.

- TRAVEL OPPORTUNITIES**
Members are invited to join us on a variety of bank escorted events and travel opportunities at discounted rates. Travel programs are designed especially for you and coordinated by our professionally trained travel staff. Relax and enjoy travel with people from your community.

- COMBINED MONTHLY STATEMENTS**
You may combine checking, savings, and CD's all in one convenient statement.
(e-statements available)

- NETTELLER INTERNET BANKING**
Bank online from home. You can transfer funds, enter stop payments and view account information on checking accounts, savings, loans and CD's.
(firstwestern.bank)

- 24 HOUR TELLER CARD**
ATM/Debit cards save on checks. To get cash when traveling, look for the Money Pass symbol on thousands of automated teller machines (ATM) nationwide. Available upon request. Higher daily limits also available upon approval.

- INSURANCE SERVICES**
Coverage available includes business, auto, homeowners, condos, flood, farm, life, health, long term care, disability, annuities, IRAs, bonds.

- TRUST DEPARTMENT**
Full range of asset/investment management services, including trust and estate administration, farm & ranch management (including mineral and royalty interests), individual portfolio investment advice and assistance, as well as a complete line of personal and business retirement plan solutions.

- JOINING IS EASY . . .**
Membership is open to all who have reached fifty young years of age. To enroll, complete the attached application and either mail or stop by any of our convenient locations. You will be glad you joined so you can enjoy all the opportunities this unique club offers.

**Yes, I/We want to become a member/s of the exciting 50 PLUS CLUB.
I/We have an account/s at First Western Bank & Trust.**

Account # _____ Account # _____
Name (1) _____ D.O.B. _____
Name (2) _____ (1) _____ (2) _____
Street _____ Apt. _____
City _____ State _____ Zip _____
Phone _____ email _____

Check if you would like to have your 50 Plus Club newsletters sent electronically.
As a member entitled to the benefits of the  I agree to maintain \$5,000.00 or more in total deposits.
Signature _____ Signature _____