

Dear Valued Client,

At First Bank, protecting you from fraud is very important to us. In an effort to combat debit card fraud, we wanted to remind you as a cardholder, that you will receive **Card Fraud Text Alerts**.

Card Fraud Text Alerts will notify you immediately if a suspicious transaction is detected on your debit card by sending a text to your cell phone. This allows you to instantly and easily review transactions that may be fraudulent and help protect your account.

How it works:

You will receive a text from **37268**. If the transaction is **legitimate**, you will confirm by replying “Yes” and no further action is required.

If you believe the transaction is **fraudulent**, you reply “No” to the text message. The transaction will be blocked, and you’ll receive another message with this number, (877) 253-8964, to call for follow-up. When you call, for verification purposes, you will receive an access code via text.

If we **do not receive a response** to our original text alert, the card will be restricted, and the debit cardholder will be contacted by phone for verification purposes.

Opting Out:

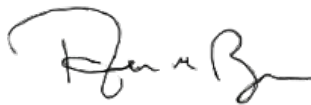
To opt-out of Card Fraud Text Alerts, reply **STOP** when a text message is received. Cardholders who opt-out will only receive phone calls regarding potentially fraudulent activity.

Questions?

If you experience any issues or would like to learn more about Card Fraud Text Alerts, please contact your Relationship Banker or call (847) 432-7800 during normal business hours.

As always, we appreciate and thank you for your continued business.

Sincerely,



Adam Brook
Executive Vice President / Operations & IT

First Bank Chicago



Your Interest Is Our Priority

HIGHLAND PARK
Banking Center
(847) 432-7800

NORTHBROOK
Banking Center
(847) 272-1300

SKOKIE
Banking Center
(847) 272-7800

WESTCHESTER
Loan Production Office
(708) 223-7001