

First Northern Bank

of W Y O M I N G

Serving you since 1885

Welcome Guide

Welcome to our family!

First Northern Bank of Wyoming is
excited to welcome the clients of
First State Bank of Newcastle!



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Dear valued First State Bank of Newcastle Customer,

Welcome to First Northern Bank. As First Northern Bank's President and Chief Executive Officer, I'm excited about our partnership with you, the most important part of our merger with your bank. I'm especially inspired by the tradition of leadership and the far-sighted bankers who founded your bank nearly 100 years ago. As a bank customer, I'm gratified by the personal service that has made both financial institutions so successful in their growth.



We don't take your loyalty to this strong institution and its people for granted, and we expect the best things about First State Bank to stay exactly as they are. We look forward to continuing to provide you with the exceptional personal service you deserve and expect.

Our partnership will deliver new and expanded benefits for all of us, but rest assured that your bankers won't change and our values will never waver. You'll discover some exciting options and upgrades to your banking experience, from new products and services to an innovative digital banking channel.

On Monday, March 27th, 2023, First State Bank will officially become First Northern Bank of Wyoming. Our team has been working extremely hard over the past few months to ensure this transition is as smooth and seamless as possible. We've put together this guide to make it as easy on you as possible. Please take the time to read it carefully.

Should you have any questions or need further support with your banking relationship, we are here to help. On behalf of the First Northern Bank team, we want to welcome you to our family and let you know that we truly appreciate your business and look forward to working with you.

Sincerely,

A handwritten signature in dark ink that reads "Thomas Holt". The signature is stylized with a large, sweeping initial 'T' and 'H'.

Thomas Holt
President / CEO

Things to know about FNB

Introducing First Northern Bank of Wyoming

Founded in 1885, FNB has been serving Wyoming for 138 years. We were founded on the bedrock principle that our success is solely dependent on the success of our customers and communities. From our origins in a humble wood-frame building, to our continuous growth over the last century, we have never shifted from that perspective. We are proud to be your community bank!

Community - Driven

We are only as strong as our communities and prioritize local businesses, schools, and organizations. Not only do we give support financially, but our employees volunteer, serve on boards, and support local events.

Bank On Your Schedule

With full service branches in Newcastle, Buffalo, Sheridan, Gillette, and a Loan Production Office in Douglas, our team is always ready to serve you. We offer mobile & online banking, digital payments, as well as debit & credit cards so you can have FNB with you anywhere you go.

Family - Focused

At FNB we're more than just a bank, we're a family. We pride ourselves on helping local families from generation to generation. Our team members put their family first and we make sure that from birthdays to sporting events they have time to spend with them.



Our Communities Are The Backbone Of Our Business

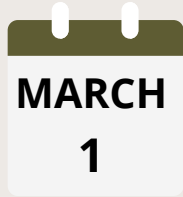


Important Dates & Information

Our Focus Remains on You - the
Customers and Communities, We Serve

As we make this change, there are some **Important Dates you need to know.**

Important Dates



Staff email addresses will be changing from ending with fsbnewcastle.com to firstnorthern.bank, the first week of March.



Debit Cards to be mailed in plain white envelopes (if applicable). Continue to use your FSB Debit/ATM card until March 27th.



First State Bank of Newcastle's Online Banking, Mobile Banking, and Telephone Banking will go into inquiry only mode. With "inquiry only mode", you will be able to view your existing account information; however, you will not be able to make transfers or complete other actions.



First State Bank of Newcastle will be closing at 3:00pm to prepare for the transition.



First State Bank will open normal hours as First Northern Bank.

Mobile Banking, Online Banking, and Telephone Banking will become available for access.

You may start using your First Northern Bank Debit Card.

(!) Important Note: Debit Card purchases and cash withdrawals will not be interrupted during the transition, but ATM balance inquires will not be available Friday, March 24th until Monday, March 27th.

During the weekend of March 24-27, your debit card limit may be reduced, so please be prepared to withdraw cash prior to the weekend or have an alternate form of payment for larger purchases during that time, if needed.

An electronic copy of this guide is available at **firstnorthern.bank**

Things that will not change...

Account Numbers

- Deposit and Loan Account Number (including CDs and IRAs) will not change.

Checks

- You may continue to use your current supply of First State Bank of Newcastle checks until they are depleted. If you do not order checks through the bank, please note that new check orders after March 27 will use your existing account number and First Northern Bank of Wyoming's routing number **102300459**.
- If you currently receive free or discounted checks as part of your FSB account, you will continue to enjoy that benefit with your new First Northern Bank account.

Direct Deposits and Automatic Drafts

- Your existing direct deposits, including payroll and social security, and automatic drafts/withdrawals (i.e., insurance payments) will continue without interruption.
- Direct deposits and auto drafts/withdrawals set up after March 24th, should use your existing account number and First Northern Bank routing number **102300459**.

ATMs

- All First State Bank ATMs will be rebranded as First Northern Bank. You will not notice any other changes to your ATM experience.

Safe Deposit Boxes

- At this time, there will be no changes to the location, cost or billing date of your Safe Deposit Box(es).

Loans

- Existing loans, terms, rates, and conditions will remain the same.
- Make payments as you did before, via autopay, in-branch payments, or mailing a payment.

Important Information

Emails

- Staff emails will be changing from ending with fsbnewcastle.com to firstnorthern.bank first week of March.
- The old email addresses will still reroute emails to the new email domain if used, but please be aware any incoming emails to you from First Northern Bank staff will now show as firstnorthern.bank emails.

Routing Numbers for Wires

- This will change to First Northern Bank of Wyoming's routing number 102300459.

Statement Delivery

- You will get a final statement of your account from First State Bank with transactions through the 24th of March. Going forward, your statement delivery date will be determined by the account type you have.
 - Money Market = 10th of the Month
 - VIP Checking = 10th of the Month
 - Personal Checking = 10th of the Month
 - Regular Checking = 10th of the Month
 - Business Checking = End of the Month
 - Savings = Quarterly



Banking Options & Account Access That Make Your Life Easier



Mobile Banking

- Deposit a check
- Monitor account activity
- Pay bills
- Get alerts
- Check balances instantly
- Transfer funds
- Open a new account
- Locate a branch or ATM
- Set debit card controls/limits



Online Banking & Bill Pay

- Check balances
- Manage your credit
- Pay bills
- Locate a branch or ATM
- Transfer funds to accounts
- Receive electronic bills
- Chat securely
- Transfer funds
- Track expenses



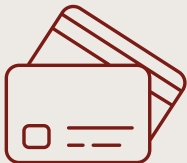
Credit Cards

- Make a purchase
- Get cash from ATM
- Enjoy competitive rates



FNB Website

- Locate a branch or ATM
- Sign Up for Mobile or Online Banking
- Open a new account



Debit Cards

- Get cash
- Make purchases with Digital Wallets
- Check balances
- Make purchases anywhere Visa® is accepted
- Access your account
- Set debit card controls/limits



Telephone Banking

- Make a loan payment
- Access your account 24/7
- Check balances
- Transfer Funds

Simply Call (877) 684-3622.

The first time using the system, you will need your account number and social security number available to enroll.



In Person

- Deposit a check
- Transfer funds
- Open an account
- Get cash
- Make a loan payment
- Check balances

Visit **www.firstnorthern.bank** for information on all of our products and services

Debit/ATM Cards

- If you have an active First State Bank Debit/ATM Card, you will receive a new debit card and PIN in the mail, the **week of 3/13 - 3/22**.
- You will receive a separate letter in the mail with your pin # 1-2 days after your debit card arrives.
- The debit card will be shipped in a plain white envelope, so be on the lookout for it.
- To activate your new First Northern Bank debit card, you can call the number on the card, activate it at an ATM using the PIN, or call or stop in your local branch.
- If you wish to change your pin, stop in your local branch to complete this.
- **Continue to use** your current First State Bank debit card until **3/27/2023**.
- Daily **Purchase Limit**: \$2,000
Daily **ATM withdrawal limit**: \$510
- **Don't forget** to change all payments attached to your debit card to your new card number!



Credit Cards

- If you have an active First State Bank Credit Card, you will receive a new First Northern Bank of Wyoming credit card in mid-May.
- Credit Limit will not change due to conversion.
- Your balance will automatically transfer to new card,
- Scorecard points will be transferred automatically.
- **Don't forget** to change any automatic payments attached to your First State Bank credit card.
- Continue using your First State Bank Credit Card until you receive your First Northern Bank Credit Card.
- **Business Credit Card** customers will be set up with a Central Bill (transaction divert account). **Business customers will be contacted at a later date** to discuss the impact this change may have.
- We will notify the credit bureaus of the merger, to ensure accurate reporting is completed.

On The Go Banking

Mobile App Banking- Built for your Mobile Life

Our new full-featured banking offers amazing features right from your smartphone! Simply download our mobile app and access your accounts right at your fingertips. It's easy, convenient, and secure. With our mobile app you can:

- **Quick Access:** Log in using your fingerprint or a 4-digit passcode.
- **Customization:** Add, remove and reorganize tools.
- **External Accounts:** Link accounts at other financial institutions to view your entire financial picture.
- **Debit Card Controls:** Turn your debit card on or off at the touch of a button.
- **Mobile Check Deposit:** Click, deposit, done.
- **Transaction History:** Search, upload receipts or images, create custom tags and more.
- **Transfer:** Transfer funds between eligible accounts.
- **Pay Bills:** Pay bills right from your smartphone.
- **Custom Alerts:** Configure a variety of alerts with optional push notifications.



Telephone Banking

Don't have access to a mobile phone? Simply use our telephone banking services day and night. You can check deposits, transfer funds, make loan payments and more. Simply call (877) 684-3622.

Text Banking

Need to quickly check balance or transaction history? Text us! There's no need to sign on to online banking, and it's as secure as our other on-the-go banking products.

You'll need to opt in to text banking through the "Mobile Settings" in online banking. Once you've done so, you'll be able to use it right away. To learn more about text banking and view the available commands, visit our Mobile Text Banking page.

Digital Payments

Shopping made easy in-store, in-app and online with Apple Pay®, Samsung Pay® and Google Pay™. Choose your preferred digital payment app and learn how to add your First Northern Bank card to make fast and secure purchases with your mobile device.

Online Banking

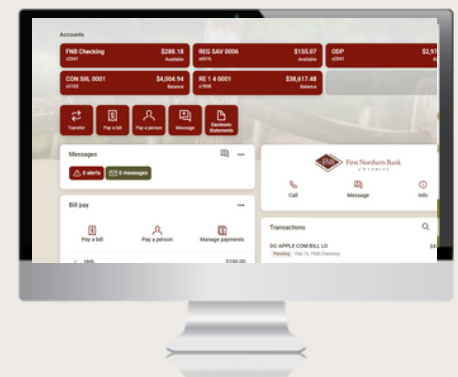
Manage your accounts online anytime - for free!

- **Customizable:** Add, remove and reorder tools.
- **Debit Card Controls:** Turn your debit card on or off at the touch of a button.
- **Stop Payments:** Initiate stop payment requests.
- **Transaction History:** View and search transactions by date, amount, check number or transaction type.
- **Electronic Statements:** View, download or print copies of your statements.
- **Funds Transfer:** Transfer funds between your eligible accounts.
- **Download and Export:** Download and export financial data to spreadsheets and money management programs.
- **Alerts:** Configure a variety of alerts.

OneClick Bill Pay

Pay your bills easily and save time and money.

- Pay bills electronically, anytime, anywhere
- Pay reoccurring and one-time bills
- Add payees anytime
- Pay bills with QuickPay voice command using your Alexa-enabled device



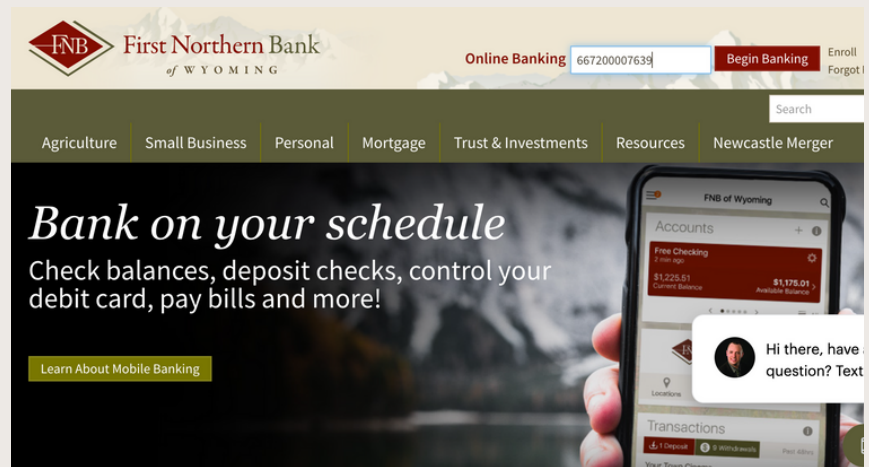
Online & Mobile Banking

We understand that sometimes there just isn't time to get to the bank to manage your money. At First Northern Bank of Wyoming, we give you the tools to manage your money on your time with our Online and Mobile Banking services. Once you are enrolled, you can access your accounts in a secure environment to perform a wide range of functions such as being able to pay your bills, deposit checks, check your balance at a glance, receive alerts, and much more.

If you are already enrolled in online banking at First State Bank of Newcastle, you **do not need** to re-enroll with First Northern Bank of Wyoming. We'll automatically make that transition for you.

And if you haven't yet tried online banking, now is the perfect time to sign up. To enroll, visit our website, **www.firstnorthern.bank**, and click Enroll.

www.firstnorthern.bank



Download the First Northern Bank of Wyoming Mobile App by visiting the Apple Store or Google Play.



IMPORTANT: Existing First State Bank of Newcastle Online Banking Customers:

Beginning Monday, March 27th, you may log in on the First Northern Bank online banking system or through the First Northern Bank of Wyoming Mobile Banking App. We will transfer your username to the First Northern Bank system. When you first log in, enter your existing username from First State Bank of Newcastle. The temporary password will be the last 4 digits of your SSN or business EIN.

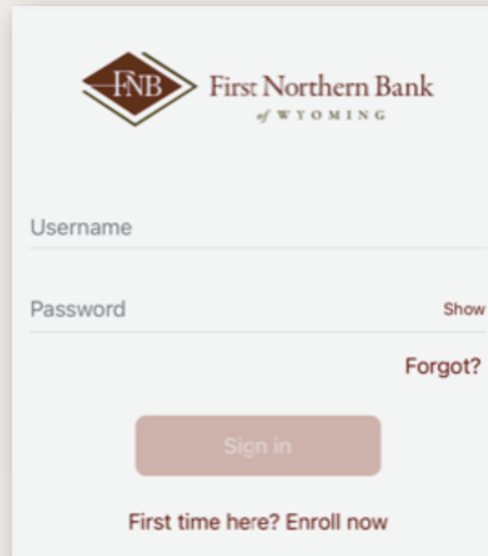
You'll be prompted to set up a new password and complete the two-factor authentication before accepting the end-user license agreement.

Online & Mobile Banking Enrollment

NOT CURRENTLY ENROLLED IN ONLINE BANKING?

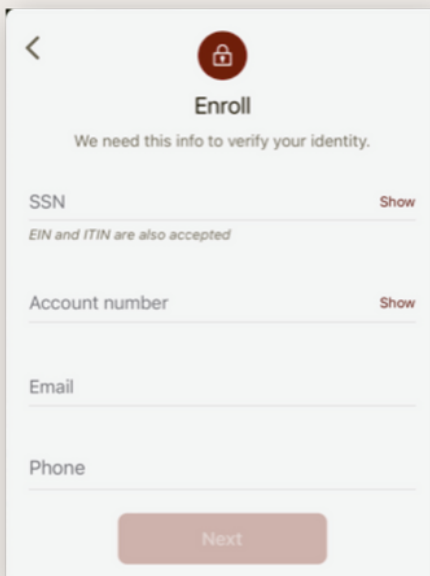
Beginning Monday March 27th, you can enroll by following these simple steps:

Step 1: From a desktop computer, navigate to firstnorthern.bank and click "Enroll" or download our Mobile App from the App Store or Google Play store.



The login screen for First Northern Bank of Wyoming. It features the bank's logo at the top. Below the logo are input fields for "Username" and "Password". To the right of the password field is a "Show" link. Below the password field is a "Forgot?" link. At the bottom is a "Sign in" button and a link that says "First time here? Enroll now".

Step 2: Input your SSN, full account number, email address, and phone number before clicking next.

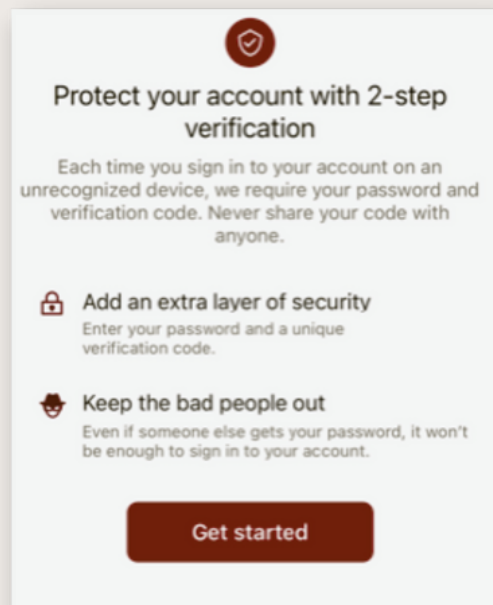


The enrollment form. It has a back arrow and a lock icon at the top. Below is the title "Enroll" and a note: "We need this info to verify your identity." There are four input fields: "SSN" (with a "Show" link and a note "EIN and ITIN are also accepted"), "Account number" (with a "Show" link), "Email", and "Phone". At the bottom is a "Next" button.

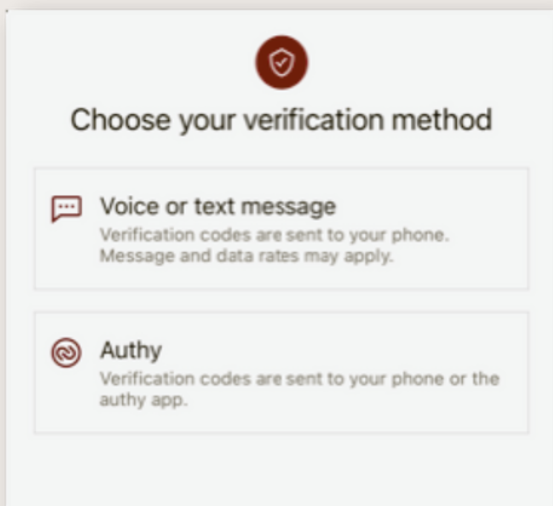
Note: All information must match what we currently have on our system in order to proceed. If your phone number or email address needs updated, contact a bank representative to update.

Step 3: Click "Get Started" to setup 2-step verification.

Note: Verification will need to be completed each time you login to an unknown device.



The 2-step verification screen. It has a shield icon at the top. Below is the title "Protect your account with 2-step verification" and a paragraph: "Each time you sign in to your account on an unrecognized device, we require your password and verification code. Never share your code with anyone." There are two options: "Add an extra layer of security" (with a lock icon) and "Keep the bad people out" (with a person icon). Below these is a "Get started" button.



The "Choose your verification method" screen. It has a shield icon at the top. Below is the title "Choose your verification method". There are two options: "Voice or text message" (with a speech bubble icon) and "Authy" (with a circular icon). Below these is a "Get started" button.

Step 4: Choose the method you would like to complete 2-step verification.

Note: Most common selection is to receive a text message.

Online & Mobile Banking Enrollment Cont.

Let's set up your phone

Provide a phone number that we have on file. On sign in, this number will be used to contact you with a unique verification code to confirm it's you.

Country
+1 Phone
US/Canada

Next

Need help?

Step 5: Input a phone number that we have on file that you are able to receive a verification code at.

Note: This option is only shown if the phone or text verification is selected in the previous step.

How do you want to get codes?

We will send a one-time code to the phone number you provided. It will be valid for 5 minutes.

☐ Text message/SMS (2FA program)
Message and data rates may apply.
Reply HELP for help and STOP to opt out.
[SMS terms](#) [Privacy policy](#)

☐ Phone call

Send code

Need help?

Step 6: Select if you would like the 2-step verification code sent to you via text message or by phone call.

Confirm phone number

We sent a text message with a verification code to 3072620939. This code will expire after 5 minutes. Never share this code with anyone.

Verification code

Verify

Resend code

Step 7: Enter the verification code sent to the previously input phone number then select Verify.


Step 8: A valid input verification code will complete the enrollment process.

You're all set!

Your 2-step verification was set up successfully

From now on, when prompted for a verification code upon sign in you can receive that code from a (phone call or text message) to this phone number.

Online & Mobile Banking Enrollment Cont.

 User Agreement

END USER AGREEMENT

The following terms and conditions must be included in an agreement between your financial institution and each end user who accesses Banno Mobile. These terms shall not be modified without JHA's prior written consent.

The primary licensor for First Northern Bank of Wyoming's mobile banking service is Jack Henry & Associates, Inc. (the "Provider"). By enrolling in our mobile banking service, you hereby agree as follows:


(i) General. Access to our mobile banking service via your mobile device is powered by the mobile technology solution owned by Provider. The Provider is not the provider of any of the financial services available to you through the mobile banking service, and the Provider is not responsible for any of the materials, information, products or services made available to you through the mobile banking service.

(ii) Source of Information. The mobile banking service, at your direction, will retrieve your information maintained online by financial institutions and billers with which you have customer relationships, maintain accounts or engage in financial transactions and other log-in related information ("Account Information"). Provider does not review, verify or analyze the Account Information for accuracy or any other purpose, but simply

☐ I have read and agree to the terms of service.

Accept

Step 9: Read through the End-User License Agreement and click the bubble saying you have read and agree to the terms of service before clicking "Accept"

 Create credentials

Username
test1234


Username rules

Password Show

Password rules


Next

Step 10: Set up a username and password to use for future access to either the Mobile App or the Online Banking Platform.

 First Northern Bank
of WYOMING

Create passcode for this device

○ ○ ○ ○

1	2	3
4	5	6
7	8	9
0		

Step 11: If using the Mobile App, a 4-digit passcode will be set up for future ease of access.

Note: If your mobile device supports facial recognition, Face ID can be set up as well as biometric recognition.

Personal Banking



Personal Account Changes

After thorough evaluation, your First State Bank of Newcastle personal account(s) will automatically be converted to a First Northern Bank of Wyoming account that most closely matches it. If you wish to review other account options, please call or visit your local office to have a Branch Service Representative assist you after March 27th.

For complete disclosures of your new account type, please refer to the chart below and referenced page number(s) in the enclosed disclosure packet.

PERSONAL CHECKING ACCOUNTS

IF YOUR CURRENT FIRST STATE BANK ACCOUNT TYPE IS:	YOUR NEW FIRST NORTHERN ACCOUNT TYPE WILL BE:	DISCLOSURE PAGE NUMBERS:
Personal Checking Account	Regular Checking	27
Golden Checking Account *	Vantage Account	27
Platinum Checking Account *	Personal Checking	27
Now Checking Account	VIP Checking	27
Money Market Account	Money Market Account	28
e-Checking Account	eChecking Account	29

***Checks:** If you currently receive free or discounted checks, you will continue to enjoy that benefit with your new account.

SAVINGS ACCOUNTS

IF YOUR CURRENT FIRST STATE BANK ACCOUNT TYPE IS:	YOUR NEW FIRST NORTHERN ACCOUNT TYPE WILL BE:	DISCLOSURE PAGE NUMBERS:
Personal Savings Account	Regular Savings	28
UTMA Savings Accounts	Regular Savings	28

Consumer Accounts

Compare for yourself.

We invite you to take a closer look at all the Consumer Account options available at First Northern Bank of Wyoming. Compare the features that mean the most to you, and find your ideal choice.

	Regular Checking	Personal Checking	VIP Checking	Health Savings Account Checking	Regular Savings	Money Market Account
Description:	Designed for Customer to have deposit & check writing capabilities with additional benefits.	Designed for customers that want to earn interest on their balances	Designed for customers who maintain high balances & want to earn premium interest	Designed for customers who want to shelter income for taxes for paying medical expenses	Designed for growing savings	Designed for customers who maintain high balances & want to earn premium interest
Minimum Opening Balance:	\$50	\$500	\$1,000	\$0	\$5	\$2,500
Minimum Monthly Balance:	\$300	\$500	\$1,000	\$0	\$5	\$2,500
Monthly Service Charge: (if average balance is below minimum)	\$3	\$5	\$10	None	\$2 (Quarterly)	\$10
Monthly Transactions:	Unlimited	Unlimited	Unlimited	Unlimited	Limited	Limited
Interest Bearing:	✗	✓	✓	✓	✓	✓
Online & Mobile Banking:	✓	✓	✓	✓	✓	✓
Telephone Banking:	✓	✓	✓	✓	✓	✓
Debit Card:	✓	✓	✓	✓	✓	✓
eStatements:	✓	✓	✓	✓	✓	✓
Online Bill Pay:	✓	✓	✓	✓	✗	✗
Mobile Check Deposit:	✓	✓	✓	✗	✓	✓
Seniors Ask About Vantage Club:	✓	✗	✗	✗	✗	✗
Students Ask About Free Checking:	✓	✗	✗	✗	✗	✗
Veterans and Active-Duty Members Ask About Our Patriot Account	✗	✓	✗	✗	✗	✗
Consumer Rewards Credit Card (with qualifying application)	✓	✓	✓	✗	✓	✓
Overdraft Protection: (with qualifying application)	✓	✓	✓	✗	✓	✓
Wires:	✓	✓	✓	✗	✓	✓
In-House Sweeps:	✓	✓	✓	✗	✓	✓
ACH Originations:	✓	✓	✓	✗	✗	✗

Free Benefits

Additional Services
(may incur additional charges)

CD & IRA ACCOUNT CHANGES

CERTIFICATE OF DEPOSITS

The interest rate and term you currently receive on your First State Bank of Newcastle CD(s) will remain in effect until maturity. If your CD is set to automatically renew, it will continue to do so, and you will receive a Truth in Savings Disclosure with the new rate and term disclosed. You will have a 10-day grace period from the date of maturity to make any changes to the CD without a penalty.

If the current term is not offered at First Northern Bank, your CD will renew into the next lowest term available. Upon renewal, CD(s) with a term of 12 months or longer will have the interest compounded and credited to your account quarterly. CD(s) with a term less than 12 months will have interest compounded and credited at maturity.

CD & IRA PENALTY CHANGES

Your current CD and IRA Early Withdrawal penalties will remain in place until your first maturity with First Northern Bank. At that time, your penalties will change and be based on the length of your CD or IRA term.

CD & IRA STATEMENT CHANGES

CD statements will only be provided if combined with a deposit account statement. IRA account holders will receive an Annual Fair Market Value Statement (FMV).

INDIVIDUAL RETIREMENT ACCOUNT

If you have an Individual Retirement Account (IRA) held at First State Bank of Newcastle, it will automatically transfer to First Northern Bank and will not change prior to maturity. First Northern Bank will assume Custodial/Trustee responsibilities for IRA accounts.

CD & IRA INTEREST COMPOUNDING

- Simple Interest
- Credited quarterly for terms 12 months or greater or at maturity for terms less than 12 months
- Interest Method: 365/365
- Interest Payment Options
 - Add Back / Compounded
 - Transferred to checking or savings account monthly, quarterly, annually, or at maturity depending on term
 - Interest payment may be transferred to another financial institution

Business Banking



Business Account Changes

After thorough evaluation, your First State Bank of Newcastle Business account(s) will automatically be converted to a First Northern Bank of Wyoming account that most closely matches it. If you wish to review other account options, please call or visit your local office to have a Branch Service Representative assist you after March 27th.

For complete disclosures of your new account type, please refer to the chart below and referenced page number(s) in the enclosed disclosure packet.

BUSINESS CHECKING ACCOUNTS

IF YOUR CURRENT FIRST STATE BANK ACCOUNT TYPE IS:	YOUR NEW FIRST NORTHERN ACCOUNT TYPE WILL BE:	DISCLOSURE PAGE NUMBERS:
Small Business	Business Checking	29
Interest Bearing Business	Business Interest Checking	29
Commercial	Business Interest Checking	29
Money Market Account	Business Money Market	30

BUSINESS SAVINGS ACCOUNTS

IF YOUR CURRENT FIRST STATE BANK ACCOUNT TYPE IS:	YOUR NEW FIRST NORTHERN ACCOUNT TYPE WILL BE:	DISCLOSURE PAGE NUMBERS:
Business Savings	Business Savings	30

STATEMENT DELIVERY

You will get a final statement of your account from First State Bank with transactions through the 24th of March. Depending on the account type you have, it will determine the date the Statement will cut moving forward.

- Business Checking = Last Business Day of Month
- Business Interest = Last Business Day of Month
- Business Money Market = Last Business Day of Month
- Business Nonprofit = Last Business Day of Month
- Business Savings = Quarterly

Business Accounts

Compare for yourself.

We invite you to take a closer look at all the Business Account options available at First Northern Bank of Wyoming. Compare the features that mean the most to you, and find your ideal choice.

	Business Checking	Business Interest Checking	Business Savings	Business Money Market	Non-Profit Checking
Description:	Designed for local and community based small businesses with limited checking needs	Designed for businesses that wish to earn interest on their account & have limited transaction volume	Designed for growing business deposits that yield interest.	Designed for businesses that maintain high balances & want to earn premium interest	Designed for local non-profit organizations with limited checking needs
Minimum Opening Balance:	\$100	\$100	\$100	\$100	\$100
Minimum Monthly Balance:	\$300	\$1,000	\$300	\$2,500	None
Monthly Service Charge: (if average balance is below minimum)	\$5	\$10	\$5 (Quarterly)	\$10	None
Monthly Transactions:	Unlimited	Limited to 400 combined check & deposit items. \$0.10 per item over 400.	Unlimited	Unlimited	Limited
Interest Bearing:	✗	✓	✓	✓	✗
Online & Mobile Banking:	✓	✓	✓	✓	✓
Telephone Banking:	✓	✓	✓	✓	✓
In-House Sweeps:	✓	✓	✓	✓	✓
Online Bill Pay:	✓	✓	✗	✓	✓
Business Rewards Credit Cards: (with qualifying application)	✓	✓	✓	✓	✓
Overdraft Protection: (with qualifying application)	✓	✓	✗	✓	✓
Remote Deposit Capture:	✓	✓	✗	✓	✗
Mobile Remote Deposit Capture:	✓	✓	✗	✓	✗
Wires:	✓	✓	✓	✓	✓
Automatic Payroll Deposit:	✓	✓	✗	✓	✓
Credit Card Processing	✓	✓	✗	✓	✓

Free Benefits

Additional Services
(may incur additional charges)

Trust Advisor Services & Insurance

Insurance

- **If you already have your insurance through First State Insurance, nothing will change, not even the name or logo! Your insurance will remain safe and secure.**

First State Insurance is an Independent Insurance Agency serving the Northeastern corner of Wyoming for over 50 years. We are committed to providing courteous service to all of our clients. First State Insurance became a member of Burns Insurance Agency, Inc. in August 2012. This membership provides more company opportunities, giving the customers more choice with their insurance needs. Finding the right insurance product for customers is something this office strives to do daily. Because we write Insurance for several companies and hope to find something that will fit for you and your needs. Requesting coverage does not guarantee coverage can be provided. Coverage can only begin with specific statement by a licensed member of the agency staff. We are happy to provide you with a quote with no obligation. The following is a description of insurance lines we offer:

- **Commercial and Farm & Ranch:** A full line of commercial insurance for your business needs, from the sole proprietor to the corporation.
- **Individual Life:** Coverage for the individual, if you are looking for term or more of a permanent life product.
- **Auto:** For preferred, standard, and high-risk clients. Individual or family coverage available.
- **Home:** A full range of products for mobile homes, rentals, vacant homes or standard homeowners.
- **Bonds:** Contractor bonds, Guardianship Bonds, Officer Bonds and more.
- **Recreational Vehicles:** Coverage for motorcycles, ATVs, boats, and campers etc.



Trust & Estate Services

Since 1975, First Northern Bank has been proud to offer Trust and Estate Services. We work on an individual basis with our clients and tailor our service to our clients' unique needs and our fiduciary requirements.

Our trust officers utilize a team approach so that no matter who you speak with, you get the answers you need right away. Our mission is to establish a lasting and trusted relationship with our clients. After all, we are your community bank, and that mission carries through to everything we do.

To learn more, visit firstnorthern.bank.

First Northern Advisors

Exceptional, personalized service from people you know – located at a financial institution you trust.

Busy lifestyles and multiple priorities make successful financial strategies more challenging than ever. In today's complex and ever changing financial marketplace, it's important to take a team approach in working towards financial independence. When you partner with First Northern Advisors, you create a powerful team. Our mission is to provide the best personalized service to each of our clients, to offer clear and candid advice, and to develop long-term, personal relationships so that we can effectively advise our clients on the financial matters that face them throughout their lives. We provide sound advice and a unique, integrated approach that can help you manage your wealth and pursue your goals. We know the people we serve as friends and neighbors. We care about their needs and look out for their best interests. Getting to know our clients allows us to understand the true purpose of their financial interests. We take extra steps to give our customers a better perspective and a comprehensive plan. If you have any questions about your current financial situation or wish to schedule an appointment, send us an email or give us a call. Our team has offices in Sheridan and Buffalo and serves the surrounding areas as well. Let us know how we can serve you best!

We are your financial advocates, and together we can create a plan that works for you.

Check the background of your financial professional on FINRA's [BrokerCheck](#).

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. Please consult legal or tax professionals for specific information regarding your individual situation. Some of this material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named representative, broker - dealer, state - or SEC - registered investment advisory firm. The opinions expressed and material provided are for general information and should not be considered a solicitation for the purchase or sale of any security.

We take protecting your data and privacy very seriously. As of January 1, 2020 the [California Consumer Privacy Act \(CCPA\)](#) suggests the following link as an extra measure to safeguard your data: [Do not sell my personal information](#).

LPL Disclosure:

Securities are offered through LPL Financial (LPL), a registered broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Investment advice offered through ICA Group Wealth Management, LLC, a registered investment advisor and separate entity from LPL Financial. First Northern Bank of Wyoming and First Northern Advisors are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using First Northern Advisors, and may also be employees of First Northern Bank of Wyoming. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, First Northern Bank of Wyoming and First Northern Advisors. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency

Not Bank Guaranteed

Not Bank Deposits or Obligations

May Lose Value

The First Northern Advisors site is designed for U.S. residents only. The services offered within this site are offered exclusively through our U.S. registered representatives. The LPL Financial registered representatives associated with this website may discuss and/or transact business only with residents of the states in which they are properly registered or licensed. No offers may be made or accepted from any resident of any other state.

Fee Schedule

SAFE DEPOSIT BOXES

Safe Deposit Box Drilling	\$200.00+
Safe Deposit Box Replacement Key	\$7.50
Safe Deposit Rent Fee	\$10.00-\$30.00

MISCELLANEOUS FEES

Stop Payments	\$29.00
Overdraft Return Item Fee ¹	\$29.00
Overdraft Paid Item Fee ¹	\$29.00
ACH Authorization Revoked Fee	\$29.00
Continuous Overdraft After 5 Days	\$5.00/day
Return Item Fee	\$1.00
Cashier's Check	\$3.00
Money Orders	\$3.00
Dormant Account Fee ²	\$5.00/mo
Hourly Charge for Research/Checkbook	\$25.00/hr
Photocopies	\$0.25
Change Off Account Fee	\$50.00
Night Deposit Bag with Key	\$30.00
Night Deposit Drop Key	\$5.00
Domestic Wire Transfer Fee -Outgoing	\$20.00
International Wire Transfer Fee -Outgoing	\$40.00
Incoming Domestic/International Wire Fee	Free
Wire Transfer Fee - Incoming (Non-Customers)	\$50.00
Collections	\$20.00
Garnishments/Levy	\$60.00
ATM/Debit Card Replacement After 2nd Card	\$5.00
ATM Fee For Non-FNB Terminal	\$1.00
Closed Account Fee (Open 90 days or less)	\$25.00
Overdraft Protection (Annual)	\$10.00/yr
Duplicate Statements	\$3.00
Paper Statements	\$3.00
Non-customer Check Cashing Fee	\$5.00
Non-customer Coin Charge	\$5.00
IRA Transfer Fee	\$25.00
Telephone Transfer Receipt (by request)	\$3.00

SUBPOENA FEES

Subpoena Statement	\$5.00/stmt
Subpoena Miscellaneous Items	\$1.00/pg
Subpoena Labor	\$25.00/hr

CASH MANAGEMENT

Remote Deposit Capture (Monthly)	\$25.00/mo
Remote Deposit Scanner Cost	\$350.00 +
Mobile Remote Deposit Capture (mRDC)	\$25.00/mo
ACH Direct Deposit or Collection of Payments	Separate Fees

OTHER SERVICES

Trust Services	Separate Fees
Merchant Credit Card Processing	Quote
Brokerage Services	Separate Fees

¹ Overdrafts may be caused by: checks (including re-presented checks), ACH (including ACH transactions that a merchant initiates after a first ACH is returned), in person withdrawals and returned deposited items.

² Dormant Fee will be charged after 12 months of inactivity.

FIRST NORTHERN BANK OF WYOMING

Truth-In-Savings Disclosures

REGULAR CHECKING

Rate Information. Non-Interest bearing account

Minimum Balance to Open. The minimum balance required to open this account is \$50.00.

Minimum Balance to Avoid a Fee. If your balance falls below \$300.00 on any day in the month, your account will be subject to a \$3.00 Service Charge for that month.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Additional Terms. See Fee Schedule

These fees may be changed at the discretion of management.

PERSONAL CHECKING

Rate Information. At our discretion, we may change the interest rate(s) for this account.

The interest rate on this account is 0.400% with an annual percentage yield of 0.40%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$500.00.

Minimum Balance to Avoid a Fee. If your balance falls below \$500.00 on any day in the month, your account will be subject to a \$5.00 Service Charge for that month.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Additional Terms. See Fee Schedule

These fees may be changed at the discretion of management.

VIP CHECKING / VANTAGE CLUB ACCOUNT

Rate Information. At our discretion, we may change the interest rate(s) for this account.

The interest rate on this account is 0.400% with an annual percentage yield of 0.40%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$1,000.00.*

Minimum Balance to Avoid a Fee. If your balance falls below \$1,000.00 on any day in the month, your account will be subject to a \$10.00 Service Charge for that month.*

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Additional Terms. See Fee Schedule * Fees waived when enrolled in Vantage Club (55 yrs and older)

These fees may be changed at the discretion of management.

MONEY MARKET ACCOUNT

Rate Information. At our discretion, we may change the interest rate(s) for this account.

The interest rate on this account is 1.000% with an annual percentage yield of 1.00%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$2,500.00.

Minimum Balance to Avoid a Fee. If your balance falls below \$2,500.00 on any day in the month, your account will be subject to a \$10.00 Service Charge for that month.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Limitations on Frequency of Transfers. During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Additional Terms. See Fee Schedule

These fees may be changed at the discretion of management.

SAVINGS ACCOUNT

Rate Information. At our discretion, we may change the interest rate(s) for this account.

The interest rate on this account is 0.550% with an annual percentage yield of 0.55%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account quarterly.

Compounding Frequency. The interest will be compounded quarterly.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$5.00.

Minimum Balance to Avoid a Fee. If your balance falls below \$5.00 on any day in the quarter, your account will be subject to a \$2.00 Service Charge for that quarter.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Limitations on Frequency of Transfers. During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Additional Terms. See Fee Schedule

These fees may be changed at the discretion of management.

ECHECKING

Rate Information. Non-Interest bearing account

Minimum Balance to Open. The minimum balance required to open this account is \$50.00.

Minimum Balance to Avoid a Fee. If your balance falls below \$300.00 on any day in the month, your account will be subject to a \$3.00 Service Charge for that month.*

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Additional Terms. See Fee Schedule

Enrollment in eStatements and a Debit Card is required with this account type.

*Minimum balance service charge waived with enrollment in electronic statements and a Debit Card issued on account.

These fees may be changed at the discretion of management.

FIRST NORTHERN BANK OF WYOMING

Non-Consumer Account Disclosures

BUSINESS CHECKING

Rate Information. Non-Interest bearing account.

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. If your balance falls below \$300.00 on any day in the month, your account will be subject to a \$5.00 Service Charge for that month.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Additional Terms. See Fee Schedule

These fees may be changed at the discretion of management.

BUSINESS INTEREST CHECKING

Rate Information. At our discretion, we may change the interest rate(s) for this account.

The interest rate on this account is 0.400%.

The interest rate(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. If your balance falls below \$1,000.00 on any day in the month, your account will be subject to a \$10.00 Service Charge for that month.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Additional Terms. The following additional terms apply to this account:

Limited to 400 combined checks and deposit items. \$0.10 per item over 400.

See Fee Schedule.

These fees may be changed at the discretion of management.

NON-CONSUMER ACCOUNT DISCLOSURES CONTINUED

BUSINESS MONEY MARKET

Rate Information. At our discretion, we may change the interest rate(s) for this account.

The interest rate on this account is 1.000%.

The interest rate(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. If your balance falls below \$2,500.00 on any day in the month, your account will be subject to a \$10.00 Service Charge for that month.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Additional Terms. During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

See Fee Schedule.

These fees may be changed at the discretion of management.

BUSINESS SAVINGS

Rate Information. At our discretion, we may change the interest rate(s) for this account.

The interest rate on this account is 0.550%.

The interest rate(s) may change at any time.

Crediting Frequency. The interest will be credited into this account quarterly.

Compounding Frequency. The interest will be compounded quarterly.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. If your balance falls below \$300.00 on any day in the quarter, your account will be subject to a \$5.00 Service Charge for that quarter.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Limitations on Frequency of Transfers. During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Additional Terms. See Fee Schedule

These fees may be changed at the discretion of management.

FIRST NORTHERN BANK OF WYOMING

PRIVACY POLICY

Rev. May, 2012

FACTS

WHAT DOES FIRST NORTHERN BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Mortgage rates and payments
- Credit history
- Overdraft history
- Checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Northern Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Northern Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 307-684-2211 or go to www.firstnorthern.bank

FIRST NORTHERN BANK OF WYOMING

PRIVACY POLICY

Page 2

Who We Are	
Who is providing this notice?	First Northern Bank means FIRST NORTHERN BANK OF WYOMING.
What We Do	
How does First Northern Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does First Northern Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> •Open an account •Provide employment information •Provide account information •Show your driver's license •Give us your employment history
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> •sharing for affiliates' everyday business purposes - information about your creditworthiness •affiliates from using your information to market to you •sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definition	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • <i>First Northern Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>First Northern Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>First Northern Bank doesn't jointly market.</i>
Other Important Information	

Funds Availability Disclosure

This is important information about your ability to withdraw funds from:

FIRST NORTHERN BANK OF WYOMING

This policy statement applies to all deposit accounts.

Our policy is to make funds from your check deposits available to you on the second business day after the day we receive your deposit, with the first \$225 available on the first business day after the day of your deposit. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, and some specified check deposits will also be available before the second business day, as detailed below. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Same Day Availability.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Next-Day Availability.

Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you
- Wire Transfers
- Checks drawn on FIRST NORTHERN BANK OF WYOMING

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of deposit:

1. Cash.
2. State and local government checks that are payable to you.
3. Cashier's, certified, and teller's checks that are payable to you.
4. Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

Other Check Deposits Subject to Second-Day Availability.

The first \$225 from a deposit of other checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.

For example, if you deposit a check of \$700 on a Monday, \$225 of the deposit is available on Tuesday. The remaining \$475 is available on Wednesday.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply

Safeguard Exceptions. Funds you deposit by check may be delayed for a longer period under the following circumstances:

1. We believe a check you deposit will not be paid.
2. You deposit checks totaling more than \$5,525 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six months.
5. There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the fifth business day after the day of your deposit.

Deposits at Automated Teller Machines

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we own or operate will be made available immediately after deposit.

Contact Us

	Buffalo	Gillette	Sheridan	Douglas	Newcastle
Physical	Main Branch 141 S. Main St. Buffalo, WY 82834	Main Branch 200 S. Kendrick Ave. Gillette, WY 82716	Main Branch 29 Gould St. Sheridan, WY 8201	Loan Production Office 709 S. 4th St. Douglas, WY 82633	Main Branch 24 N Sumner Ave, Newcastle, WY 82701
	First Northern Financial Group 117 S. Main St. Buffalo, WY 82834		Exchange Building 36 N Gould St. Sheridan, WY 82801		
Mailing	Main Branch & First Northern Financial Group P.O. Box 400 Buffalo, WY 82834	Main Branch P.O. Box 3227 Gillette, WY 82717	Main Branch 29 Gould St. Sheridan, WY 8201	Loan Production Office 709 S. 4th St. Douglas, WY 82633	Main Branch P.O. Box 910, Newcastle, WY 82701
			Exchange Building (Real Estate) 36 N Gould St. Sheridan, WY 82801		
Local	Main Branch (307) 684-2211	Main Branch (307) 685-3375	Main Branch (307) 673-7777	Loan Production Office (307) 358-1968	Main Branch (307) 746-4411
	First Northern Financial Group (Trust & Investments) (307) 684-8080	Real Estate Office (307) 682-1195			
Toll Free	Main Branch (800) 766-3641		Main Branch (877) 673-7772		Main Branch (888) 788-2892
Fax Number	Main Branch (307) 684-5620	Main Branch (307) 685-3395	Main Branch (307) 673-1827	Main Branch (307) 298-5345	Main Branch (307) 746-2936
		Real Estate Office (307) 682-3688			
Main Bank Hours	Monday - Thursday 9:00 AM - 4:00 PM Friday 9:00 AM - 5:00 PM	Monday - Friday 9:00 AM - 5:00 PM	Monday - Friday 9:00 AM - 4:00 PM	Monday - Friday 9:00 AM - 4:00 PM	Monday - Friday 8:30 AM - 5:00 PM
Drive-Thru Hours	Monday - Thursday 7:30 AM - 4:00 PM Friday 7:30 AM - 5:30 PM	Monday - Thursday 8:00 AM - 5:30 PM Friday 8:00 AM - 6:00 PM	Monday - Friday 800 AM - 6:00 PM		Monday - Friday 7:30 AM - 5:30 PM
Additional Hours	First Northern Financial Group Monday - Friday 8:00 AM - 4:00 PM				First State Insurance Monday - Friday 8:30 AM - 4:30 PM

Helpful Information



Let's Talk Person To Person

800-766-3641

All of our local branch representatives are available Monday - Friday,
8 am - 5 pm to answer any questions you may have.



All Branch Hours & Contact Info

firstnorthern.bank/resources/locations-hours



On The Go? Get The App?

Take FNB with you wherever you go! Available in the Apple, Samsung,
& Google Play App stores.



Online Banking for Personal & Business Accounts

firstnorthern.bank



First Northern Bank
of W Y O M I N G