



A message from our President *Eric Ephraim*

While other banks are closing locations and laying off employees, we are growing our highly efficient model and adding experienced professionals to serve both you and your business. We are proud to say that 2020 was a productive year for First Bank despite the obvious challenges.

We are excited by what we've achieved to serve you better:

- *Opened our new Skokie office conveniently located blocks from the Edens and Skokie Swift*
- *Honored by Crain's Chicago Business as one of the Best Places To Work, placing 3rd as a medium sized business in Chicagoland*
- *Grew our workforce by adding 12 new employees in 2020, so we can continue to connect you with the right person to fulfill your banking needs*
- *Enhanced technology suite of online and mobile banking products, providing you with convenient banking options that work when you do*
- *Processed tens of millions of dollars in PPP loans through our personal service model to assist our business clients as they navigate through the PPP process*
- *Added new merchant service processing, providing clients with quicker access to funds*

**We have done
this while also
making an
impact on our
community.**



As we move forward, I encourage you to share our quarterly newsletter with friends and colleagues so that they too can meet our experienced team, ask us questions and get an intimate look at how we do business at **First Bank**.

We greatly appreciate your business and look forward to seeing you in the near future.



President / Chief Operating Officer