

Professional Perks Program

For: Physicians, Dentists, Veterinarians, Attorneys and CPAs

First Home Bank is proud to support hardworking professionals in its community with a program designed to work just for them. Are you a business owner looking for a banking partner? Join the Professional Perks Program and enjoy all the benefits that come with it.

PROFESSIONAL LOAN PERKS

- **3.50%** rate fixed for 10 years
- Terms up to 25 years on real estate purchase or refinance
- No closing costs (excludes SBA fee)
- Down payment as low as 10%
- Eligible for real estate purchases, equipment purchases and term working capital

PERSONAL PERKS

- **\$2,500** closing cost credit on a new residential mortgage or refinance
- **.25%** discount on all consumer loans
- Free financial wealth planning (tax strategies, distribution strategies, insurance, financial education) with First Home Bank Investment Services

BUSINESS CHECKING ACCOUNTS

- Free Business Checking
- Business Interest Checking
- Commercial Interest Checking
- Classic Business Checking

TREASURY SOLUTIONS

- Free Remote Deposit Capture (\$50 monthly value)
- Free Online and Mobile Banking
- Full Suite of Treasury Solutions

EMPLOYEE PERKS

- Workplace Advantage Accounts, including:

Up to **\$250** with a new checking account
and

Up to **\$100** with a new savings account

SCAN THE CODE TO LEARN MORE!



Professional Perks Program

In order to be eligible, businesses must operate in one of the following counties: Pasco, Hillsborough, Pinellas, Sarasota or Manatee. First Home Bank reserves the right to change or terminate this program at any time.

Professional Loan Perks

No Closing Costs: Phase 2 Environmental Assessment and Equity Injection costs are the responsibility of the borrower.

Example loan: \$350,000 for a 10 year term at 3.5% APR results in an estimated monthly payment of \$2,926.87. Offer and rates subject to change without notice. Offer valid until 03/31/22.

Personal Perks:

To qualify for the \$2,500 closing cash bonus you must have recently closed a residential home purchase loan or refinance loan and have an active First Home Bank checking account. This offer cannot be combined with any other offers or coupons, may change at any time, and may be withdrawn at any time. The \$2,500 bonus will be reported to the IRS in accordance with applicable law. This is not an interest bearing account. Cash bonus will be deposited into your First Home Bank Checking account 31 days post closing your loan. Loan must be closed by 06/30/22.

Business Checking Accounts:

Business Interest Checking is a tiered, interest-bearing account. The interest rate and corresponding annual percentage yield (APY) are tiered. If the daily balance in the account is \$500.00 or more, the interest rate paid on the entire balance will be .10% with an annual percentage yield of .10%. An interest rate of 0.20% with an annual percentage yield of .20% will be paid only for that portion of your daily balance that is greater than \$2,500.00. There is a \$100 minimum deposit to open and \$500 minimum balance required. The monthly maintenance fee is \$15.

Employee Perks:

To qualify for the \$250 bonus, you must be a new First Home Bank Workplace Advantage customer and qualified to open a checking account in accordance with our normal standards. To qualify for the \$100 bonus, you must be a new First Home Bank Workplace Advantage customer and qualified to open a savings account in accordance with our normal standards. There is a \$50 minimum to open a new savings account. You must establish direct deposit of your salary, pension, SSI or other regular monthly income, electronically deposited to your new account. You must establish auto-transfers of at least \$10 per month from checking to your new savings account. You will receive your bonus within 30 days of the date your first direct deposit is received. This offer cannot be combined with any other offers or coupons and may be changed or withdrawn at any time. The bonus amount will be reported to the IRS in accordance with applicable law. Offer expires 03/31/22.



FIRST HOME BANK

WORKPLACE ADVANTAGE

Earn up to \$550!*

Because we value our relationship with your employer, we're excited to extend to you these special offers.

Earn a \$250 BONUS* after opening a Workplace Advantage Checking Account with Direct Deposit.

Earn a \$100 BONUS* after opening a Workplace Savings Account with auto-transfers of at least \$10 per month.

OR get \$350 for both.

\$200 Credit toward any mortgage or personal loan**

Workplace Advantage Checking:

- No minimum balance
- No monthly service charge
- 55,000 free Allpoint and Publix Presto! ATMs
- Free instant-issue debit card
- Mobile banking app
- Digital Wallet - iPay, Samsung Pay, and Google Pay



SCAN TO FIND A LOCATION NEAR YOU!
WWW.FIRSTHOMEBANK.COM/LOCATIONS

*Account disclosures on reverse side of flyer.

Member
FDIC

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**Interest rate is subject to change without notice. Fee may be imposed by other financial institutions or networks. On a residential mortgage, new purchase or refinance, credit will be applied toward closing costs. On a personal loan, auto or boat loan, credit will be applied as a credit against the principal balance. Closing cost credit is limited to \$200 or actual closing costs, whichever is less. Offer expires 03/31/22.