

2017 Annual Highlights

# GROWING AGAINST THE GRAIN



**First National Bank**  
**ALASKA** MEMBER FDIC





“ During recent years,  
your bank has seen tremendous growth  
and become much more complex. ”

BETSY LAWER | CHAIR AND CEO

## DEAR SHAREHOLDER:

You have many reasons to be proud of your bank.

Let's start with five "Best of Alaska Business" awards. This year we were humbled when readers of *Alaska Business* magazine voted for First National as the "Best Place to Work" in the 250-plus employees category for the second year in a row. The voters added four other "Best of" awards, including Best Customer Service, Best Corporate Citizen, Best Advertising Campaign, and Best Family-Owned Business.

On a national level, First National was chosen by *MSN.com* as the Most Admired Company in Alaska.

You can be proud that bank employees stepped up to meet the challenge of a changing economy during the year. Thanks to hard work, a seasoned management team, and intentional strategies the bank continued to grow against the grain, finding success even during the state's recession. Total assets grew by \$43.3 million to \$3.65 billion; gross loans increased by \$137.6 million to \$1.82 billion; deposits, including securities sold under agreement to repurchase, increased by \$19.24 million to \$3.12 billion.

Well-planned and -executed strategies led to net income of \$36.4 million or \$114.87 per share; or \$42.7 million or \$134.73 per share when adjusted for expenses related to the Tax Cuts and Jobs Act. The bank garnered greater tax benefits with select forward funded contributions, by transacting these before the new tax law went into effect in 2018.

During recent years, your bank has seen tremendous growth and become much more complex. Your management team has learned there are a variety of levers we can adjust to help us achieve our strategic goals. Going forward, we look forward to supporting the creativity of customers as they adapt to the new economic realities. I am confident Alaskans are up to the task, just as they always have been.

This ability of the bank to adapt and adjust helped us perform well for shareholders. Highlights for the last year included increased income and stock price, a proposed 10-for-1 stock split and the intent to increase dividends in 2018.

Many years ago, my grandfather established a four-point mission statement that has not only fueled your bank's growth over decades, but has continued to serve as an overarching strategy. That is, if we take care of our employees, take care of our customers, and give back to the communities where we do business, you, the shareholders, will be well-served.

Thank you for your continued confidence in First National Bank Alaska.

BETSY LAWER, CHAIR AND CEO

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Alaska Business magazine "Best of Alaska Business" Awards

In one sense, going against the grain means performing contrary to what's generally assumed.

**GROWING** AGAINST THE GRAIN means you're succeeding when a number

of factors indicate that's going to be a demanding task. This report and the stories

shared show how First National and some of our customers were able to

grow against the backdrop of a difficult and challenging economy.



Accounting Supervisor Amy Salvador is First National Proud surrounded by the natural splendor of Denali National Park.



## FINANCIAL HIGHLIGHTS

First National's performance is a combination of bank customers responding to statewide economic conditions and our bank executive team's resolve to lead the competitive financial services landscape. Both groups influenced the bank's strong financial performance to shareholders. Federal tax reform was signed before year end; the financial statements of banks across the nation, including First National's, were affected by the legislation.

The bank's total assets grew \$43.3 million to \$3.65 billion. Customer deposits and other liabilities increased \$39.2 million and the shareholders' equity grew \$4.1 million. Low deposit growth is reflective of the stagnant Alaska economy, now in recession since fourth quarter 2015. Noninterest bearing deposits decreased during 2017 with higher growth in interest bearing accounts as the rate environment began to improve for depositors.

Loans increased \$137.6 million to \$1.82 billion, an 8.2 percent growth on lending activity both within and outside Alaska. The bank's strategy to increase loans to total assets resulted in a 4 percent improvement in that ratio to 48 percent. Additional loan volume improved interest income on earning assets by \$4.1 million and net interest margin by 9 basis points to 3.64 percent.

## STATEMENTS OF CONDITION

(Dollars in thousands)

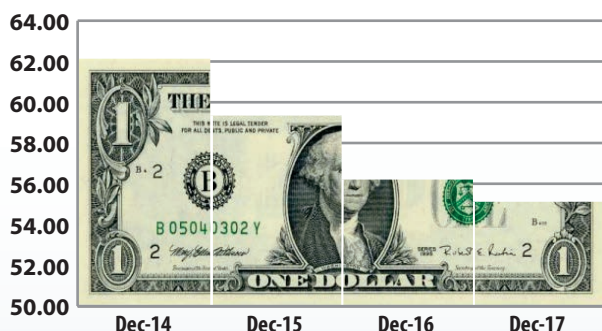
ASSETS	DECEMBER 31	
	2017	2016
Cash and available-for-sale securities	1,724,495	1,824,556
Real estate loans to be sold	16,036	12,089
Loans:		
Commercial and industrial	381,499	321,575
Real estate	1,413,652	1,336,228
Consumer and other	20,033	19,792
<b>Total Loans, Gross</b>	<b>1,815,184</b>	<b>1,677,595</b>
Less: Allowance for loan losses	17,825	16,600
<b>Total Loans, Net</b>	<b>1,797,359</b>	<b>1,660,995</b>
Premises and equipment	49,501	49,236
Other real estate owned	9,875	12,222
Other assets	55,876	50,750
<b>Total Assets</b>	<b>\$3,653,142</b>	<b>\$3,609,848</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
Deposits:		
Noninterest bearing deposits	\$1,231,762	\$1,306,357
Interest bearing deposits	1,206,055	1,169,318
<b>Total Deposits</b>	<b>2,437,817</b>	<b>2,475,675</b>
Securities sold under agreements to repurchase	687,064	629,966
Other liabilities	31,384	11,472
<b>Total Liabilities</b>	<b>3,156,265</b>	<b>3,117,113</b>
Shareholders' Equity:		
Common stock, \$100 par value (Authorized shares: 2017 and 2016 - 400,000 shares) (Issued shares: Dec. 17, 317,083; Nov. 17, 317,083; Dec. 16, 317,139)	31,708	31,714
Surplus	40,000	40,000
Retained earnings	433,335	427,264
Accumulated other comprehensive income	(8,166)	(6,243)
<b>Total Shareholders' Equity</b>	<b>496,877</b>	<b>492,735</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>\$3,653,142</b>	<b>\$3,609,848</b>

### Efficiency Ratio

(expressed as a percent)



Non-Interest Expense/Net Interest  
Income + Non-Interest Income

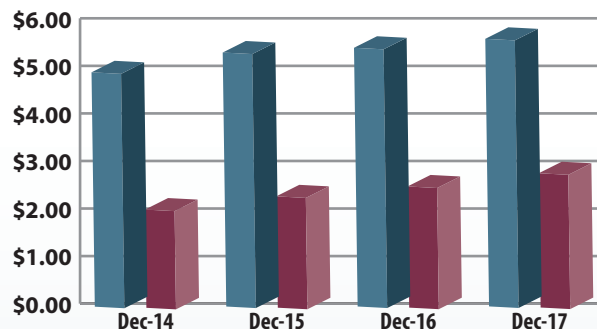


**Efficiency Ratio** The Efficiency Ratio is a common measurement of a bank's productivity at producing revenues through both interest and non-interest sources. The ratio is computed by dividing Non-Interest Expense by the sum of Net Interest Income and Non-Interest Income. Generally, the lower the ratio the more efficient the bank.

### Balance Sheet Productivity

(dollars in millions)

Assets per Employee  
Loans per Employee



**Balance Sheet Productivity** These productivity ratios measure the efficiency of the bank's employees at managing the bank's total assets and the bank's loans, which are generally the largest asset category.

## STATEMENTS OF INCOME

(Dollars in thousands)

INTEREST INCOME	DECEMBER 31	
	2017	2016
Interest and fees on loans	\$96,859	\$90,670
Interest and dividends on investment securities	31,140	31,991
Interest on cash and cash equivalents	953	390
<b>Total Interest And Loan Fee Income</b>	<b>128,952</b>	<b>123,051</b>
<b>Total Interest Expense</b>	<b>3,588</b>	<b>1,808</b>
<b>Net Interest And Loan Fee Income</b>	<b>125,364</b>	<b>121,243</b>
Provision for loan losses	2,586	2,422
<b>Net Interest And Loan Fee Income After Provision For Loan Losses</b>	<b>122,778</b>	<b>118,821</b>
NONINTEREST INCOME		
Bankcard fees	7,669	8,166
Service charges on deposit accounts	5,268	5,723
Mortgage loan origination and servicing income	4,395	5,139
Net gains (losses) on investment securities	(928)	1,404
Other noninterest income	6,969	7,016
<b>Total Noninterest Income</b>	<b>23,373</b>	<b>27,448</b>
NONINTEREST EXPENSE		
Salaries and employee benefits	52,793	51,533
Occupancy and equipment expense	10,617	10,741
Bankcard expenses	2,138	2,378
Other noninterest expense	19,052	19,863
<b>Total Noninterest Expense</b>	<b>84,600</b>	<b>84,515</b>
<b>Income Before Taxes</b>	<b>61,551</b>	<b>61,754</b>
Provision for income taxes	25,124	20,362
<b>Net Income</b>	<b>\$36,427</b>	<b>\$41,392</b>
<b>Earnings per common share</b> (not in thousands)	<b>\$114.87</b>	<b>\$130.35</b>

Net income before deductions and adjustments related to tax reform was \$42.7 million. Core performance was defined by solid growth in net interest income and expense management for improved efficiency. The loan portfolio remained high quality with minimal delinquency and nonaccrual loans. Noninterest income on bankcard and deposit services continued to provide core income as consumers' product and behavior preferences evolve. The bank introduced expanded technology features while reducing operating expenses and delivering high-value services to customers. First National's efficiency ratio was reduced to 55 cents spent to earn each dollar of revenue.

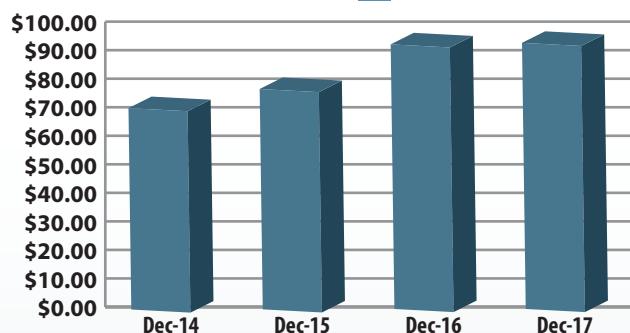
Final net of income at \$36.4 million was impacted by tax reform as the bank strategically took discretionary expenses to maximize the benefit of deductions in the period with higher margin tax rates. Future lower tax rates also required the bank to devalue net deferred tax assets and future benefits from low-income housing investments to reflect the drop in corporate rates from 35 percent to 21 percent. Shareholders' equity will regain these adjustments through the reduction of future income tax expense within one year.

The bank continues our mission to achieve first quartile standing among national banks in our peer group and deliver improving performance to our shareholders through services trusted and valued by customers.

### Income Statement Productivity

(dollars in thousands)

Income per Employee (pre-tax)

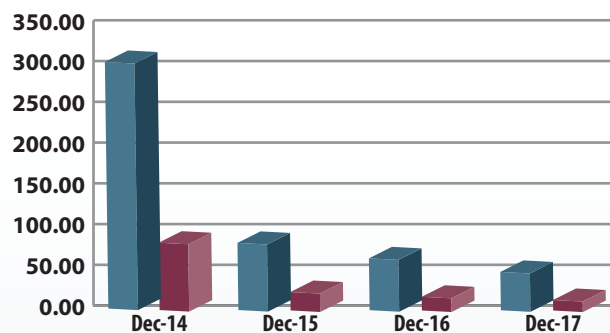


**Income Statement Productivity** This ratio measures the amount of net profit earned per employee. A high net income per employee ratio indicates a more productive and profitable work force.

### Loan Charge-Off Coverage

(expressed as a multiple)

Earnings Coverage of Net Charge-Offs  
Loan Loss Reserve to Net Charge-Offs



**Loan Charge-Off Coverage** A wide coverage of loan charge-offs by both earnings and reserves are always important goals for a bank. A large Earning Coverage indicates the bank is maintaining profits with few loan problems. A large Reserve Coverage indicates the bank is well positioned for all current write-offs.

## GROWING AGAINST THE GRAIN

Succeeding in business in Alaska can be a daunting task in a favorable economic climate. So making progress when you're facing the challenge of a changing economy takes all the experience, skill and resources a business can muster. First National Bank Alaska used all of these attributes to its advantage in 2017, showing growth in deposits, loans and assets.

Drawing on nearly a century of experience in dealing with the ups and downs of Alaska's economy, the bank's board of directors and management team has expertly devised a multi-year plan to navigate the state's uncertain fiscal waters, while maintaining the flexibility to respond quickly to a changing economic environment.

With the stability of this plan in place, First National uses its resources of \$3.6 billion in assets and more than 650 loyal, service-driven employees to help other local businesses succeed in demanding times. You'll find a few of these Alaska success stories in the following pages.

There's something else we share with these customers – the knowledge that to grow against the grain, we need to work together for our mutual success. Fortunately, pulling together in tough times has always been part of the Great Land's legacy. That's one reason why we believe in Alaska.

### EXCEEDING EXPECTATIONS

When setting loan and deposit goals for 2017, First National management knew the challenging year they faced: an economy still sputtering in a recession, a less-than-ideal rate environment and increasing competition. Still, they didn't shy away from setting ambitious growth targets for both categories. They understood that stretching to reach a goal often brings out the best in us all.

The best did, indeed, come to the forefront. First National not only reached those goals, we exceeded them.



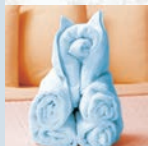
**TOTEM INN** (l to r) Totem Inn co-owners Mike Williams and Connie Ballow with Will Stark, First National Vice President and Valdez Branch Manager.

**TOTEM INN** Since 1972, one of the first sights when driving into Valdez has been the Totem Inn. Over the years, the well-loved restaurant and motel became a landmark in the Prince William Sound community. So when a fire in 2016 made the original building unusable, it was time for co-owners Mike Williams and Connie Ballow to make a decision.

Rebuild the 45-year-old building? Tear it down and operate a smaller business? Or construct a bigger, better hotel? Williams and Ballow had seen their visitor industry business expand even during Alaska's economic downturn, so they decided to construct a new three-story, 65-room hotel, choosing First National for the financing.

Another decision loomed. The owners and First National both wanted to use a state economic development agency for the long-term financing. But waiting for that commitment might mean the new building would not be ready for the 2018 summer season. First National, using their local knowledge and decision-making, quickly approved the construction loan to keep the project on schedule. The new Totem Inn will be ready for this season's visitors.

"That decision was relatively easy," said Valdez Branch Manager Will Stark. "Mike and Connie have been business customers for more than 30 years, using our commercial deposit accounts and online banking. Just like First National, they're in it for the long haul. When we say 'We Believe in Alaska,' it's because of people like Mike Williams and Connie Ballow— people who have the determination and faith in Alaska's future to put in the hard work it takes to succeed."







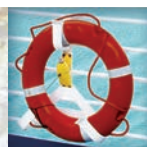
**PHILLIPS CRUISES AND TOURS** When two of Alaska's iconic businesses joined forces in 2017, who knew it would make waves?

Phillips Cruises & Tours has shown visitors and locals alike some of Alaska's finest Prince William Sound scenery since the late 1950s. They recently came on board with First National, which has been helping businesses like Phillips succeed for nearly a century.

The visitor industry has been a bright spot during Alaska's recent economic doldrums. Despite challenges in Alaska's economy, Phillips saw an opportunity to expand operations and purchased a catamaran that needed overhauling. With a business plan in hand for the renovations, they came to First National and it was full speed ahead on the financing. The bank also provides business checking and savings services to Phillips to help keep the tour company on an even keel.

Like First National, Phillips remains a leader in its industry. They were one of the first to use high-speed catamarans to transport guests in style and comfort. Their goal is to provide the best in convenience, service and value to their customers.

Loan Officer Zac Hays said it best. "When it comes to giving customers superlative service, Phillips and First National are in the same boat."



**PHILLIPS CRUISES AND TOURS** *First National Vice President Zac Hays (l) with Bob Neumann, co-owner of Phillips Cruises and Tours.*



Loans increased by nearly \$138 million, 8.2 percent overall. Branch and corporate lending provided \$104 million of that growth, a 7.2 percent increase over 2017. Five of the seven bank regional divisions showed growth, the Mat-Su and Southeast Regions leading the way with 9 percent and 8 percent loan growth, respectively. The Kodiak Branch was the shining star, increasing the branch loan portfolio by \$4.3 million, a 16 percent jump from 2016. Participation loans with Outside banks, part of a developing revenue strategy, grew to \$45 million in 2017.

Although growth decelerated in 2017, the bank still saw a \$19.2 million increase in deposits, including securities sold under agreement to repurchase. Again, five of the seven regions were on the positive side of the ledger, with the Kenai Peninsula Region at the top, showing an \$11.2 million rise. Kodiak Branch was a standout in this category, too, showing a 21 percent increase over 2016, adding \$18.1 million in deposits.

A main factor in these increases was the adaptive strategy set in place by First National management. By building in flexibility and the ability to adapt to changing economic conditions, the bank can use more than one way to reach strategic goals, as we did in 2017.

President Doug Longacre knows another key component of the bank's success: "The economy is slow. Competition is fierce. Loan rates are low. We had a good plan in place to overcome these challenges, but you need the right people to put a plan in action. The dedication, knowledge and experience of the people I work alongside is unequalled. I'm not surprised — after working here for more than 40 years, I never expect anything less."

### GROWING TECHNOLOGY

The development and use of new online and mobile banking technology is one of the main facets of First National's plan to continue growing in an uncertain economy. In addition to offering efficiencies, digital technology provides a higher level of convenience, service and value to business and personal customers.



In 2017, employees from several divisions collaborated to offer a suite of new services and enhance existing ones. These include:

**FNBizApp** | First National's business mobile banking app allows customers to bank on the go wherever their business takes them.

**Mobile Check Deposit** | Retail customers can deposit checks quickly and securely with just a few taps of their smartphone.

**CardValet** | This app gives personal and business account customers a wide range of control over their First National debit card transactions and limits.

**Online Banking** | Retail and business online banking both underwent substantial enhancements to increase ease of use and add new features.

**Electronic Lockbox** | Business customers can accelerate the collection of payments with this customizable product.

Using technology to create efficiencies is not just for bank customers. We've also committed to giving employees the latest tools to help streamline workflow. This includes the increased use of the Trust Department's trust accounting system, helping cut their expenses by 11 percent last year, and the Retail Banking and Cash Management Division's more efficient consumer loan tracking and processing system, among others. The division also debuted an online consumer loan application to better streamline the application process for the bank and its customers.

"The essence of business success is keeping customers satisfied," said Executive Vice President and Chief Information Officer Phil Griffin. "Today, that means giving them the means to bank safely and securely at their convenience. With our technology strategy, we're doing that while improving the bottom line. And that's the essence of a win-win."



**NORTH POLE VETERINARY HOSPITAL** (l to r) Dr. Denali Lovely, First National Vice President Jerry Walker and Patrick Lovely with an obviously contented canine customer.

**NORTH POLE VETERINARY HOSPITAL** When Denali and Patrick Lovely purchased a small veterinary clinic 12 years ago, they had a passion for helping animals and a strong desire to serve their community. They also had a prescription for success and were looking for a bank and banker who shared their vision and a commitment to participate in their efforts. That's when they were referred to First National Bank Alaska and Vice President Jerry Walker.

Today, the hospital employs more than 25 Alaskans. Getting to this point required new equipment, renovations, upgrading their practice to a digital environment, and much more. First National was there every step of the way, with real estate and equipment financing, lines of credit, online banking, cash management tools such as direct payroll deposit and a host of other services. This eased the complexities of growing from a one-doctor clinic to a five-doctor veterinary hospital.

With veterinarian employment projected to grow 19 percent by 2026, much faster than the average for many industries, Walker is enthusiastic about the future for the Lovelys. "They put an excellent plan together, continuing to execute and adjust it well depending on circumstances and opportunities. Working with Denali and Pat is a privilege and pleasure. Their commitment to their profession, the families of their patients and the community they serve continues to grow."





**DENALI MATERIALS** When the words “polymer modified asphalts” come up in discussion, a Native corporation located 450 miles west-northwest of Anchorage is probably not what springs to mind. Denali Materials and St. Mary’s Native Corporation (SMNC) are changing that conversation.

Denali Materials manufactured these asphalts for a number of high-profile projects, such as the JBER runway reconstruction, the Merrill Field expansion project, and several others. The company is one part of SMNC’s diversification efforts that include Imaq, an IT company, and SMNC Properties, LLC (SMP), a commercial and residential leasing and maintenance and construction business.

First National’s local expertise and quick decision-making have been part of the Native corporation’s efforts to expand. The bank provided a line of credit and holds the corporation’s deposit accounts. “It’s a pleasure to work with Denali and SMNC,” said Assistant Vice President Ligia Lutan. “They’ve earned a great reputation for professionalism and attention to detail.”

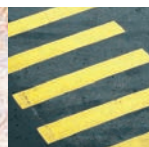
Even facing a still-uncertain Alaska economy, those qualities helped SMP with quick expansion opportunities. The subsidiary won two federal 8(a) contracts within days of each other, which the Small Business Administration says is nearly unheard of. The road ahead looks smooth, but if any financial rough patches show up, First National will be there to help pave the way.

**DENALI MATERIALS/ST. MARY’S NATIVE CORP** (l to r) Chief Operating Officer Carla McConnell and Chief Executive Officer Nancy Andrew of St. Mary’s Native Corporation with First National Senior Vice President Chad Steadman.



“It’s a pleasure to work with Denali and SMNC. They’ve earned a great reputation for professionalism and attention to detail.”

**LIGIA LUTAN | ASSISTANT VICE PRESIDENT**



## MORE THAN \$1 MILLION DISTRIBUTED TO ALASKANS

*Alaska communities across the Great Land received more than \$1 million in donations and community sponsorships in 2017. This included a donation to AWAIC’s capital campaign, and education and outreach programs. (l to r) First National Vice President Natasha Pope, AWAIC’s Executive Director Suzi Pearson and Development Director Becky More, and First National Marketing Manager Amy Tannahill.*

## MANAGING THE BRICK-AND-MORTAR

A natural consequence of the increased use of digital banking technology is a gradual reduction in customer traffic at branches and other bank facilities, resulting in an opportunity to better leverage underutilized space. In 2017, First National began applying a strategy to deliver a superior in-branch experience to customers and employees, and to help reduce expense and drive new sources of revenue.

This strategy led to consolidating Federal Branch operations in other nearby branches, placing the historic nine-story building in Anchorage up for sale, as required by the Office of the Comptroller of the Currency (OCC), and remodeling the Kodiak Branch to streamline lobby operations and free up rental space.

Re-evaluation of facilities use will be consistently be applied as customer behavior continues to evolve. After analyzing the three Fairbanks branches’ activity, the bank closed the Interior City Branch in March 2018. Employees were reassigned to other branches. This “rightsizing” of branches in the Golden Heart City will focus our service in the locations most convenient to our customers and, of course, reduce expense.



## BOARD OF DIRECTORS



### First National's Board of Directors

*(Left to right): Tom Tougas, Owner – Major Marine Tours; Doug Longacre, President; Loren Lounsbury, Chairman – International Management Group; Lucy Mahan, Vice Chair, Owner – Transitional Counseling; Betsy Lawer, Chair and CEO; Tom Barrett, President – Alyeska Pipeline Service Company; Margy Johnson, Business Community Member; Perry Eaton, Artist; Jane Klopfer, Business Community Member*



## EXECUTIVE MANAGEMENT TEAM



**Betsy Lawer**  
Chair & CEO



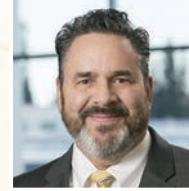
**Doug Longacre**  
President & Director



**Cindi Buzitis**  
Executive Vice President  
Chief Compliance Officer  
Bank Support &  
Compliance Division



**Cheri Gillian**  
Executive Vice President  
Chief Administrative Officer  
Human Resources & Corporate  
Communications Division  
Board Secretary



**Phil Griffin**  
Executive Vice President  
Chief Information Officer  
Information Technology Division



**Bill Renfrew**  
Executive Vice President  
Regional Branch Manager



**Michele Schuh**  
Executive Vice President  
Chief Financial Officer  
Financial, Investment Management  
& Trust Services Division



**David Stringer**  
Executive Vice President  
Special Credits &  
Participation Loans



**Ryan Strong**  
Executive Vice President  
Chief Banking Officer  
Retail Banking &  
Cash Management Division



**Charles Weimer**  
Executive Vice President  
Chief Commercial Lending Officer  
Lending Division



**Karl Heinz**  
Senior Vice President  
Regional Branch Manager



**Dustin Hoefling**  
Senior Vice President  
IT Systems & Support Director



**Brent Kimball**  
Senior Vice President  
Controller



**Patty Miller**  
Senior Vice President  
Human Resources Director



**Chad Steadman**  
Senior Vice President  
Corporate Lending Director



**Craig Thorn**  
Senior Vice President  
Regional Branch Manager



**Stacy Tomuro**  
Senior Vice President  
Specialty Lending Director

## SENIOR MANAGEMENT TEAM

Senior Vice Presidents **David Lawer** and **Bill Inscho**, not pictured, were contributing members of the management team in 2017.



## Mission Statement

The bank's multi-part mission is to safekeep depositors' money, provide all legitimate financial services to the community consistent with bank resources, furnish employees with competitive salaries and a pleasant working environment, and earn a proper return for shareholders. For nearly a century our commitment to the mission has served our customers, our employees, our communities and our shareholders well.

## BRANCHES

### ANCHORAGE BRANCHES

777-4362

#### Dimond Branch

8725 Old Seward Hwy.  
P.O. Box 200588  
Anchorage, AK 99520-0588

#### Eastchester Branch

1821 Gambell Street  
P.O. Box 200029  
Anchorage, AK 99520-0029

#### Main Branch

646 W. 4th Avenue  
P.O. Box 100720  
Anchorage, AK 99510-0720

#### Muldoon Branch

1100 Muldoon Road  
P.O. Box 200748  
Anchorage, AK 99520-0748

#### North Star Branch

5850 Westover Avenue  
JBER, AK 99506-1603

#### Northern Lights Branch

1210 W. Northern Lights Blvd.  
P.O. Box 200668  
Anchorage, AK 99520-0668

#### Parkway Branch

5305 E. Northern Lights Blvd.  
P.O. Box 200788  
Anchorage, AK 99520-0788

#### South Center Branch

201 W. 36th Avenue  
P.O. Box 200628  
Anchorage, AK 99520-0628

#### U-Med Branch

3650 Piper Street, Suite 100  
Anchorage, AK 99508-4692

### BETHEL

#### Kuskokwim Branch

700 Front Street  
P.O. Box 286  
Bethel, AK 99559-0286  
543-7650

### CORDOVA

#### Cordova Branch

528 First Street  
P.O. Box 360  
Cordova, AK 99574-0360  
424-6700

### EAGLE RIVER

#### Eagle River Branch

11412 Business Blvd.  
Eagle River, AK 99577-7720  
689-5200

### FAIRBANKS

#### Golden Valley Branch

1300 Washington Drive  
P.O. Box 82487  
Fairbanks, AK 99708-2487  
459-7100

#### Johansen Branch

430 Merhar Avenue  
Fairbanks, AK 99701-3166  
450-7300

### GLENNALLEN

#### Glennallen Branch

1 Mile 187 Glenn Hwy., Suite C  
P.O. Box 85  
Glennallen, AK 99588-8085  
822-7350

### HAINES

#### Haines Branch

123 Main Street  
P.O. Box 70  
Haines, AK 99827-0070  
766-6100

### HEALY

#### Healy Branch

Tri-Valley Community Center  
P.O. Box 460  
Healy, AK 99743-0460  
683-7750

### HOMER

#### Homer Branch

3655 Heath Street  
Homer, AK 99603-7667  
235-5800

### JUNEAU

#### Juneau Regional Branch

840 W. 10th Street  
P.O. Box 21248  
Juneau, AK 99802-1248  
586-5400

#### Valley Centre Branch

8990 Glacier Hwy.  
Juneau, AK 99801-8030  
790-8000

### KENAI

#### Kenai Branch

11408 Kenai Spur Hwy.  
Kenai, AK 99611-7799  
283-6800

### KODIAK

#### Kodiak Branch

218 Center Avenue  
Kodiak, AK 99615-6312  
486-7900

### PALMER

#### Palmer Branch

303 W. Evergreen Avenue  
Palmer, AK 99645-6954  
746-8900

### SEWARD

#### Seward Branch

303 4th Avenue  
P.O. Box 69  
Seward, AK 99664-0069  
224-4200

### SITKA

#### Sitka Branch

318 Lincoln Street  
Sitka, AK 99835-7545  
747-7000

### SOLDOTNA

#### Soldotna Branch

44501 Sterling Hwy.  
Soldotna, AK 99669-7938  
260-6000

### VALDEZ

#### Valdez Branch

101 Egan Drive  
P.O. Box 37  
Valdez, AK 99686-0037  
834-4800

### WASILLA

#### Wasilla Branch

775 E. Parks Hwy.  
Wasilla, AK 99654-8191  
352-5900

### Corporate Headquarters

101 W. 36th Avenue  
Anchorage, AK 99503-5904

### Operations Center

1751 Gambell Street  
Anchorage, AK 99501-5324

**FNBAAlaska.com**

1-800-856-4FNB (4362)



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## Equal Opportunity Employment Statement

It is the policy of First National Bank Alaska to provide equal opportunity in employment to all employees and applicants for employment. First National Bank Alaska will recruit, hire, train, and promote persons in all job titles, and ensure that all other personnel actions are administered without regard to race, religion, color, sex, sexual orientation, gender identity, age, national origin, genetic information, pregnancy, childbirth or related medical condition, parenthood, marital status or change(s) in marital status, protected veteran status, or disability; and, ensure that all employment decisions are based only on valid job requirements.

NMLS# 640297

