



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



**WORKING [TOGETHER] AS ONE**





#### 2016 BEST PLACE TO WORK

*First National Bank Alaska earned the “Best Place to Work in Alaska” title in 2016, chosen by Alaska Business Monthly readers. The bank received the first place Denali award which “represents Alaska’s tallest peak and highest business honors.”*

*First National was cited in part for its competitive salaries, good benefits and pleasant working environment. Employees also appreciate that they and their colleagues work together toward the worthiest of goals – helping Alaskans reach their dreams.*

#### INSIDE

Chair’s Message	i
Working Together as One	1
Financial Highlights	2
Statements of Condition	2
Statements of Income	3
Annual Highlights	4
Senior Management	9

## CHAIR’S MESSAGE

In the days before cell phones, Alaskans used radios to communicate with one another between far flung and remote locations across the Great Land. Over the radio waves, those good folks were known by their radio name, or “handle.” My father, D. H. Cuddy, often communicated via radio when he was flying, first in a Super Cub and then in a Cessna, across the state, banking rural Alaska before the days of brick & mortar or broadband.

His handle? The Black Goose.

The Black Goose set a leadership example that I’ve followed. And though the headwinds of economic change began to blow in Alaska during 2016, your bank’s well-seasoned team of directors and employees produced strong results.

By all measures, it was a good year for First National Bank Alaska. I am very proud of the bank’s 2016 operational and financial performance. A great deal of our success was due to the efforts of dedicated bank employees, who pulled together to work more efficiently while continuing to deliver excellent internal and external customer service.

By the numbers, I am proud to report net income of \$41.4 million, a 14.6 percent increase over 2015. Loan and deposit volumes increased, by \$124.7 million and \$34.2 million respectively. Noninterest expense not only held, but decreased by -0.4 percent, while producing efficiencies across our organization. We were also fortunate to take advantage of market gains on certain of the bank’s investments.

However First National’s success has always been about much more than numbers. Our bank’s story has been about people—hard-working Alaskans, customers and employees. By adding value to customer relationships, experienced employees earned new business from existing customers and brought aboard new customers to the bank. In fact, the pages of these annual highlights include employee profiles detailing the ways in which these “unsung heroes” made significant contributions each day as they quietly went about performing their job duties.

One description of teamwork is: the combined action of a group of people, especially when effective and efficient — like geese flying together in a tight “V” formation. I couldn’t be more proud of the effective and efficient work of our team during 2016. My father would be proud, too. As the longtime Chairman and President of our Alaskan-owned and operated bank, he was always out front, leading a strong team, and flying toward the challenges and opportunities facing the bank—whether the wind was blowing in his face or at his back.

Alaska’s economic headwinds will continue to blow during 2017, but you can count on the First National team to stay in close formation, moving forward, driven by a commitment to the future success of Alaska and Alaskans.

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

Sincerely,

Betsy Lawer, Chair and President





## Working Together as One

**ALASKANS SEE THE POWER** of cooperation every year - flocks of geese gather to make the long journey to the Great Land to continue their life's cycle. Focusing diverse outlooks on a common goal, like the geese as they migrate, is the essence of teamwork.

First National Bank Alaska has nearly a century of experience bringing people together as a team, and it was never more evident than in 2016. Faced with a struggling Alaska economy, each section, department and division embraced the goal to move onward and upward.

Clear direction from the board, well thought-out strategy and tactics from senior management, and the dedicated effort of more than 650 employees came together to produce a year of record achievement in loans and deposits, and other notable successes.

The year ahead will be full of tests and trials; each year has its own. But, as the bank proved last year and in the years since 1922, challenges can be faced and overcome when we *work together – as one*.

---

### First National's Board of Directors: CLEAR GUIDANCE FOR THE ROAD AHEAD

*Standing (Left to right): Perry Eaton, Artist; Fran Ulmer, Chair - US Arctic Research Commission; Dr. Maurice Coyle, Medical Consultant; Betsy Lawer, Chair and President; Tom Barrett, President - Alyeska Pipeline Service Company; Tom Tougas, Owner - Major Marine Tours; Lucy Mahan, Vice Chair, Owner - Transitional Counseling*  
*Seated (left to right): Jane Klopfer, Business Community Member; Loren Lounsbury, Chairman - International Management Group; Margy Johnson, Executive Vice President - Alaska Dispatch News*

# Financial Highlights

The bank's total assets grew \$40.4 million to \$3.61 billion. Loans, the bank's primary earning asset class with an average yield of 3.6 percent, grew by \$124.7 million to \$1.66 billion, an 8.1 percent growth rate driven by real estate lending in Alaska and through national loan participations. The loan growth was funded by increases in customer deposits and more substantially by maturity and sale of securities. With strategic intention to enhance profitability, the bank shifted more earning assets to loans, raising the loans to total assets ratio from 42.3 percent to 44.3 percent.

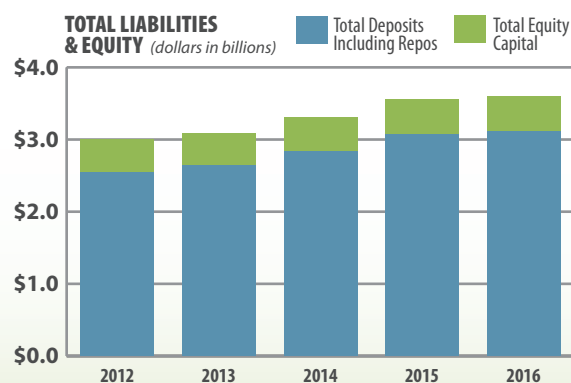
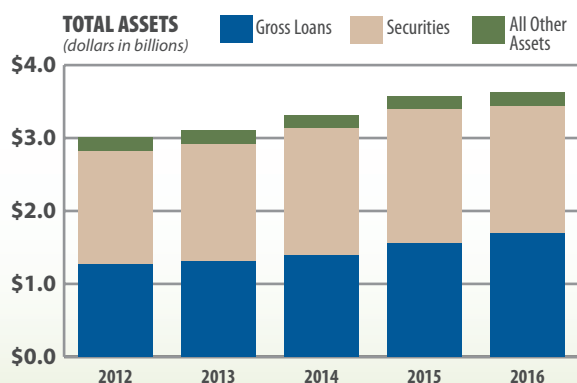
Total customer deposits and securities sold under agreements to repurchase rose by a combined \$34.2 million to \$3.11 billion, setting another year-end record level. Deposit growth was recorded in regions throughout the state.

Shareholders' equity grew by \$4.2 million to \$492.7 million. Net income of \$41.4 million was offset by dividends paid of \$27.0 million and repurchases of common stock of \$1.8 million. A net unrealized gain position on the securities portfolio shifted to a net unrealized loss position during 2016 with the shift upward of market interest rates, decreasing equity by \$8.4 million.

## STATEMENTS OF CONDITION

(Dollars in thousands)

ASSETS	DECEMBER 31	
	2016	2015
Cash and cash equivalents	\$79,127	\$81,278
Securities, available-for-sale	1,745,429	1,832,601
Real estate loans to be sold	12,089	10,418
Loans:		
Commercial and industrial	321,575	294,543
Real estate	1,336,228	1,237,382
Consumer and other	19,792	19,480
<b>Total Loans, Gross</b>	<b>1,677,595</b>	<b>1,551,405</b>
Less: Allowance for loan losses	16,600	15,150
<b>Total Loans, Net</b>	<b>1,660,995</b>	<b>1,536,255</b>
Premises and equipment	49,236	50,259
Other real estate owned	12,222	17,068
Other assets	50,750	41,547
<b>Total Assets</b>	<b>\$3,609,848</b>	<b>\$3,569,426</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
Liabilities:		
Deposits:		
Noninterest bearing	\$1,306,357	\$1,290,689
Interest bearing:		
Savings	665,791	632,948
NOW	207,270	201,665
Money market	159,044	167,051
Time	137,213	133,269
Total interest bearing	1,169,318	1,134,933
<b>Total Deposits</b>	<b>2,475,675</b>	<b>2,425,622</b>
Securities sold under agreements to repurchase	629,966	645,838
Other liabilities	11,472	9,401
<b>Total Liabilities</b>	<b>3,117,113</b>	<b>3,080,861</b>
Shareholders' Equity:		
Common stock, \$100 par value		
(Authorized shares: 2016 and 2015 - 400,000 shares)		
(Issued and outstanding: 2016 - 317,139; 2015 - 318,433 shares)	31,714	31,843
Surplus	40,000	40,000
Retained earnings	427,264	414,555
Accumulated other comprehensive income (loss)	(6,243)	2,167
<b>Total Shareholders' Equity</b>	<b>492,735</b>	<b>488,565</b>
<b>Total Liabilities And Shareholders' Equity</b>	<b>\$3,609,848</b>	<b>\$3,569,426</b>



## STATEMENTS OF INCOME

(Dollars in thousands)

## INTEREST INCOME AND LOAN FEES

	DECEMBER 31	
	2016	2015
Interest and fees on loans:		
Taxable	\$88,508	\$84,506
Nontaxable	2,162	2,285
Total interest and fees on loans	90,670	86,791
Interest and dividends on investment securities:		
Taxable	27,646	25,443
Nontaxable	4,345	3,621
Interest on cash and cash equivalents	390	173
<b>Total Interest And Loan Fee Income</b>	<b>123,051</b>	<b>116,028</b>

## INTEREST EXPENSE

Interest on deposits	847	827
Interest on federal funds purchased and securities sold under agreements to repurchase	961	943
Interest on notes payable, capital lease obligations and other	—	1
<b>Total Interest Expense</b>	<b>1,808</b>	<b>1,771</b>

<b>Net Interest And Loan Fee Income</b>	<b>121,243</b>	<b>114,257</b>
---	----------------	----------------

Provision for loan losses	2,422	2,710
---------------------------	-------	-------

<b>Net Interest And Loan Fee Income After Provision For Loan Losses</b>	<b>118,821</b>	<b>111,547</b>
---	----------------	----------------

## NONINTEREST INCOME

Bankcard fees	8,166	9,646
Service charges on deposit accounts	5,723	4,718
Gain on sale of mortgage loans	3,322	2,432
Mortgage loan servicing income	1,817	1,837
Net gains on investment securities	1,404	376
Other noninterest income	7,016	7,178
<b>Total Noninterest Income</b>	<b>27,448</b>	<b>26,187</b>

## NONINTEREST EXPENSE

Salaries and employee benefits	51,533	50,756
Occupancy expense, net	8,559	8,318
Furniture and equipment expense	2,182	2,433
Bankcard expenses	2,378	3,557
Other noninterest expense	19,863	19,775
<b>Total Noninterest Expense</b>	<b>84,515</b>	<b>84,839</b>

<b>Income Before Taxes</b>	<b>61,754</b>	<b>52,895</b>
----------------------------	---------------	---------------

Provision for income taxes	20,362	16,770
----------------------------	--------	--------

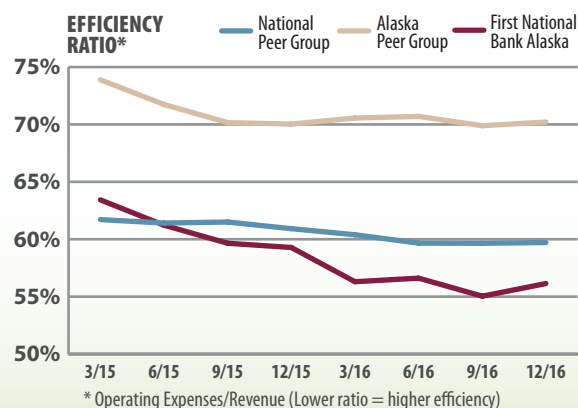
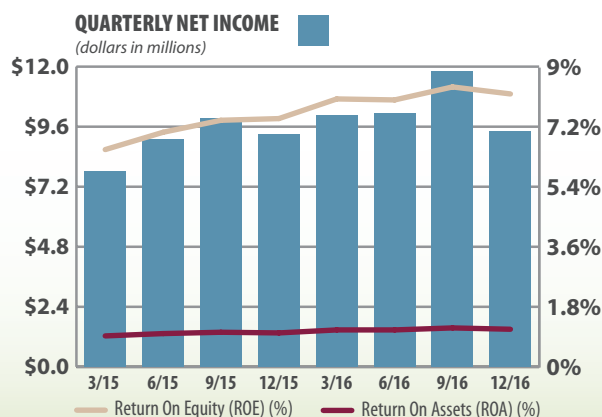
<b>Net Income</b>	<b>\$41,392</b>	<b>\$36,125</b>
-------------------	-----------------	-----------------

<b>Earnings per common share</b> (not in thousands)	<b>\$130.35</b>	<b>\$113.02</b>
---	-----------------	-----------------

Net income grew by 14.6 percent to \$41.4 million. Interest income grew 6.1 percent while interest expense grew only 2.1 percent. Interest income increased on higher loan volumes and improved security yields. Noninterest income increased by 4.8 percent to \$27.4 million on strong growth in service charges, mortgage loan origination, and assisted by gains on sales of investment securities. Service charges increased with introduction and adoption of customer opt-in overdraft protection which provides customer benefits and control on deposit account activity.

Focus on noninterest expense and bank operations, resulted in a decrease in total costs of -0.4 percent to \$84.5 million. Salary and benefit expense, the single largest expense category, was held to a minimal 1.5 percent growth overall. By analyzing changing customer patterns in branches, largely affected by increased electronic banking options, the bank was able to modify staffing levels to match these patterns. Bankcard expense, and revenue, have been trending down as the bank transitions to a revenue-sharing style agreement for merchant services.

The meaningful repeat of net income improvement in 2016 resulted from strategic focus on earning asset mix, improving noninterest income sources, solid expense management and intention to operate the bank efficiently and effectively, positioning the bank for the future.





**49th State Brewing Company:  
BREWING UP  
A STRONGER ECONOMY**

*David McCarthy and Jason Motyka, founders and owners of 49th State Brewing Company, had bold ideas for their company's expansion. They needed a bank with the resources and vision to match their own, and the experience to help meet the challenges of doing business in the Last Frontier. First National Bank Alaska and Healy Branch Manager Aurora Agee were the perfect fit. First came the financing of a property purchase and improvements in Healy, to expand their business. The bank assisted with the reorganization of their various businesses, including the opening of their Anchorage location. This entailed opening eight new deposit accounts and setting up a new line of credit for Anchorage operations. First National also provides cash management services and merchant services to the dynamic firm.*

*We believe in Alaskans like David and Jason, who are building Alaska's future.*

**RECORD YEAR FOR DEPOSITS**

Working together is all about relationships, whether interacting with customers, prospective customers or co-workers. First National Bank Alaska believes in cultivating and expanding these relationships and it consistently pays off for the bank, as seen this year in Southeast Region deposits.

Juneau Regional Branch employees have maintained contact with Haa Aani, an economic development subsidiary of Sealaska Corporation, for quite awhile; loan officer Jaysen Katasse also volunteered for the non-profit's loan committee. So when their loan program was funded with philanthropic dollars, Haa Aani opened a First National account with a significant deposit. This included funds from Sealaska – the bank's first substantial association with this major Southeast Alaska Native Corporation.

First National's long record of financial safety and security helped Sitka Branch employees establish new relationships with local residents concerned about the safe keeping of funds. When Branch Manager Tiffany Janssen explained First National's

near-century history of experience and the bank's core values, she earned significant new deposit accounts.

Establishing new relationships helped the region increase deposits by \$10.3 million last year.

Kuskokwim Branch employees learned about the power of persistence in 2016. The team called on a local business for several years, with no tangible result. This year, the company indicated interest in a loan proposal. The bank presented a proposal for deposits and loans. Now, First National's relationship with the business includes trust and deposit accounts, cash management services, and two new loans. New deposits at the Kuskokwim, Homer and Seward branches helped spur \$30 million in deposit growth for this regional branch team.

When opportunity knocks, readiness is essential. Kenai Branch Manager Karl Heinz explains how this helped branch deposits grow by more than \$15 million. "Kenai Branch team members place a high value on relationships," said Heinz. "A great example: After more than 40 years banking with a competitor, a local business experienced a hiccup. About five years ago, we attracted a trusted banker from that competitor to work for First National.



*(l to r) David McCarthy, 49th State Brewing Co. ;  
Aurora Agee, Healy Branch Manager ;  
Jason Motyka, 49th State Brewing Co.*



“Lenders in our bank across the state built relationships with quality businesses, underwrote strong loans and managed their portfolio for low delinquency and minimal losses.”

DOUG LONGACRE  
EXECUTIVE VICE PRESIDENT

When the business learned Junie Steinbeck was working at First National, it was easier for them to make the switch.”

The work of branch teams like this across the state helped push total deposit growth for the bank to \$34 million in 2016.

### QUALITY AND QUANTITY IN LOAN GROWTH

First and foremost, First National is a community bank. As such, we offer responsiveness and the resources of \$3.6 billion in assets to Alaska businesses seeking success. These qualities paired with the local knowledge and experience of First National’s lending teams led to \$134 million in loan growth bankwide.

Growth of \$9.1 million in the Mat-Su Region included a multi-million dollar loan to Surgery Center of Wasilla for equipment and improvements at their new location. The healthcare industry continues to grow statewide and is a focus of the bank’s growth strategy.

Southeast Region’s loan growth of \$9.8 million resulted from diligent work by the branch teams to convince local businesses that their success would be better served with an Alaska bank. In 2016, two businesses in the tourism industry, another growing sector, established loans with First National after banking with a national competitor.

Local small businesses, such as First National customers Ray’s Place and House of Harley (see photos pages 7 and 9), are a vital part of the bank’s loan portfolio and the Anchorage Region’s \$7.4 million in growth. A prime example of working

together came with the Dimond Lending team’s loans to a Native corporation for real estate in Anchorage and loans from the Kenai Peninsula Region, which saw an uptick of \$7.0 million, for apartment construction in the corporation’s region.

First National continued to partner with large national lead banks that share our credit culture and underwriting discipline to participate in loans outside Alaska. This participation was diversified across hotels, multi-family residential units, commercial office space and warehouses, in six states. Given the weakening loan demand in Alaska, this is a key strategy for the years ahead.

With increased loan quantity, Executive Vice President Doug Longacre was pleased to see high quality, too, as loan losses decreased from last year. “Lenders built relationships across the state with quality businesses, underwrote strong loans and managed their portfolio for low delinquency and minimal losses,” said Longacre. “This discipline sets us apart and contributes substantially to our financial success.”



### Dr. Christopher Gay: “ONE BANK BELIEVED IN ME.”

*Dr. Christopher Gay knows that good relationships are the heart and soul of a strong family and a successful business. So when he wanted to start his own practice, he looked for local experts who would go the extra mile to learn about his business and understand his dreams. The community bankers at First National helped Dr. Gay with his business, a home loan, a line of credit and online banking. To us, banking is more than a series of transactions, it’s helping Alaska families and businesses achieve success.*



(far right)  
Dr. Christopher Gay, owner  
Alaska Center for Pain Relief

“ Salary expense  
is the largest controllable  
expense item and we want the right  
employees in the right locations  
at the right times.”

RYAN STRONG / SENIOR VICE PRESIDENT  
RETAIL BANKING AND CASH  
MANAGEMENT DIRECTOR



Teresa Powell:  
**CASH MANAGEMENT  
SERVICES SPECIALIST**

*For more than 20 years, Teresa Powell has consistently performed at a high level in bringing customers into the First National fold. Because of the strong relationships forged over her tenure and her expert local knowledge, Powell's portfolio base has grown tremendously. Most of her new customers come from referrals from customers she had maintained for many years. Her success is a very real part of First National's success.*

## ACROSS THE LINES

Ongoing development of convenient new services for our customers usually involves several of the bank's nine divisions, such as Bank Support and Compliance, Information Technology, Retail Banking and Cash Management, and Corporate Communications working together closely. This multi-divisional collaboration to provide the latest technology and increase efficiencies for both customers and employees included these projects in 2016, among others:

**OnePay** – A four-year initiative to enhance the bank's online ACH and wire transfer services to our Business Advantage customers, OnePay launched in July providing additional features and functionality as well as enhanced security.

**PopMoney®** – This person-to-person payment service, implemented in December, offers customers the convenience of securely sending or receiving money via text message or email across the country, through online banking or the mobile FNBApp.

**Escrow Accounts Online** – Bank Support, IT and Escrow worked together to provide basic Escrow account information for

consumer and business customers online, adding customer convenience and security. The team also added BillMatrixNext, a more convenient way to make escrow payments.

**Account and Fee Restructure** – The Account Review Team completed an in-depth analysis of deposit accounts and fees to ensure the bank remains competitive. Minor changes were made in standard retail and business accounts. Other fees for high volume accounts and accounts using cash management services were also updated as many of those fees had not changed in more than 10 years.

## THE CHANGING WORLD OF BRANCH BANKING

Working together efficiently in a branch means matching employee levels to customer needs. That can be difficult when constantly changing technology is altering banking behavior. Options such as ATMs, debit cards, and online and mobile banking allow customers to bypass the branch.

Senior Vice President and Retail Banking and Cash Management Director Ryan Strong is all too aware of this ever-changing dynamic. "Branch traffic



levels are changing, so our branch staffing models needed updates as well," Strong said. "Salary expense is the largest controllable expense item and we want the right employees in the right locations at the right times." Gathering the information on how best to do this fell on the capable shoulders of Julie Wheeler at the Kenai Branch, who conducted a transaction analysis for branches outside Anchorage.

Wheeler gathered data from 21 branches, tracking teller and customer service transaction detail to map the changing trends. Senior management then aligned staffing levels to create a more efficient banker-to-customer ratio, allowing branches to ensure that First National's many value-added services are available to customers when they arrive. This model paid dividends quickly at the Wasilla Branch.

Branch Manager Danielle Howard explains: "After reviewing the data, we realized changes were needed. It started with a positive approach by the management team, emphasizing cross training and cooperation across job titles. The result allowed the branch to work more efficiently without adding staff."

Amidst changing customer behavior, First National's attitude and actions toward our customers remain constant: provide high-quality convenience, service and value when and where they want it.

## ADDITION AND SUBTRACTION

This year's statements of income show that noninterest income is up and noninterest expense is down. But numbers on a page don't show how departments did their part to make these positive results a reality. Working together toward a common goal helped the bank realize a rise in net income of more than 14 percent. Here are a few examples:

### NONINTEREST INCOME

**Mortgage Lending** – In the mortgage loan market, not all investors are equal; First National has the ability to earn premium pricing fees on loans sold to Fannie Mae. By successfully matching customers to great mortgages and taking advantage of higher fee opportunities for the bank, the department showed growth in the premium pricing income category.



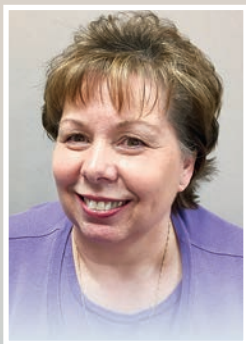
**Dustin Hoeftling: SOFTWARE SOLUTIONS MANAGER**

*Hoeftling meets the challenging task of managing support of the core banking platform as well as all software applications throughout the bank. He plays a leading role in cross-divisional project teams, where his good nature and problem-solving skills make him stand out from the crowd. Senior Vice President and Chief Information Officer Phil Griffin points out, "Dustin often works early morning and after hours to schedule and implement software upgrades that benefit bank systems, employees and customers."*

### Ray's Place: ALL IN THE FAMILY

*First National understands the importance family plays in positive core values, being a multi-generational business itself. Ray's Place, a popular Anchorage Vietnamese eatery, started business 24 years ago. Today four generations work together to cook up their success. First National is part of the recipe, providing online banking and local financial expertise, and servicing their business deposit and cash management accounts.*





**Julie Wheeler: OPERATIONS SUPERVISOR KENAI BRANCH**

Wheeler's extraordinary efforts on the Branch Staffing Analysis (see page 7) are but one example of the thoughtful and diligent approach she has brought to her work over the last three decades. Of that analysis, Senior Vice President and Branch Lending Administrator Charlie Weimer said, "Julie's sensitive communication with each branch helped them realize that more efficient staffing levels were best not only for the bank but also benefited customers. Her value to the success of the project cannot be overstated."



#### MUSEUM DONATION PART OF MORE THAN \$1 MILLION IN CONTRIBUTIONS TO ALASKANS

A \$20,000 donation to the Anchorage Museum for Spark!Lab, one of four in the nation, will help give low-to-moderate income students access to this innovative hands-on lab about science and the process of invention. The gift was part of \$1,002,757 in donations and community activity sponsorships given in 2016. Bank employees also volunteered hundreds of hours to non-profits across the state.

The bank's Donation Committee did a little hands-on work itself on a tour of Spark!Lab. Standing: (Left to right) Tim Breeden – Corporate Lending; Lyn Whitley – Marketing; David Haynes – Marketing; Gretchen Cuddy – Community Representative; Alan Dablemont – Bank Operations Support; Vladimir Novak – Funds

Seated (left to right): Cindy Herr – Executive Vice President's Office; Natasha Pope – Community Development; Louis Ulmer – Business Development, Museum Board Member

**Loan Servicing** - First National expanded our relationship with Alaska Housing Finance Corporation (AHFC), subservicing mortgage loans originated by other lenders as well as by AHFC. Expanding this relationship in a tightening market brought in business through a new channel and increased servicing fees.

**Property** - The bank identified excess space in our facilities, with a strategy of finding tenants where sharing that space makes good business sense. Many tenants are good business development partners and provide rental income to share the expenses of building occupancy.

**Escrow** - Adding new escrow services, strengthening relationships with customers and branches, and redesigning the escrow system for more customer convenience led to increased revenue in 2016.

#### NONINTEREST EXPENSE

**e-Payment Solutions** - The bank challenged a vendor to proactively seek price control measures to retain our business in a competitive environment. First National was flexible on term commitment and the vendor saw the value of reconsidering price increases, saving the bank more than \$120,000 per year.

**Information Technology** - To a company with 30 branches around Alaska, telephone and data lines are critical capabilities for serving customers in an efficient and timely manner. Another successful vendor negotiation is saving First National more than \$300,000 per year, and led to faster line speeds and capacity.

**Marketing** - Close scrutiny of costs for professional services reduced expenses while retaining the safety and security vital to our online banking customers. Adjusting the bank's purchase of on-demand clothing and logo-imprinted premiums to a one-year supply reduced expenses for the bank significantly.

**Compliance** - How does a department that doesn't generate revenue or cut costs contribute to positive growth? By making sure the bank is in compliance with the overwhelming amount of regulations, and avoiding fines, penalties and reputation-risk events, all things affecting the bottom line.

These examples represent how First National responded to the challenge of succeeding in a slowing economy and a competitive environment. We believe in Alaska, and like Alaska, we are much more than just the sum of our parts, when we work together as one.



## Senior Management Team



**Betsy Lawer**  
Chair and President



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



**David Lawer**  
Senior Vice President  
& General Counsel  
Corporate Systems Division



**Bill Renfrew**  
Senior Vice President  
Regional Manager  
Interior Alaska Region



**David Stringer**  
Senior Vice President  
Special Credits & Participation  
Loan Division



**Craig Thorn**  
Senior Vice President  
Regional Manager  
Mat-Su Region



**Cheri Gillian**  
Senior Vice President  
Human Resources & Corporate  
Communications Division  
Board Secretary



**Bill Inscho**  
Senior Vice President  
Corporate Lending Division



**Doug Longacre**  
Executive Vice President



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



**Ryan Strong**  
Senior Vice President  
Retail Banking &  
Cash Management Division



**Cindi Buzitis**  
Senior Vice President  
Bank Support &  
Compliance Division



**Charles Weimer**  
Senior Vice President  
Branch Lending &  
Administration Division



### House of Harley: DRIVEN TO SUCCEED

*Dia Matteson started working at her father's business, House of Harley, when she was a child, sweeping the floor. Now, she owns the Anchorage, Wasilla, and Kenai Peninsula dealerships and manages the Anchorage shop. The local experts at First National appreciate this drive for success and were ready to help when Matteson was looking for a new bank for the deposit and cash management accounts for all three locations.*





## We Believe in Alaska

### 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

##### Federal Branch

222 W. 7th Avenue  
P.O. Box 100413  
Anchorage, AK 99510-0413

##### 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

##### Interior City Branch

800 Noble Street  
Fairbanks, AK 99701-4950  
459-5300

##### Johansen Branch

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

#### GLENNALLEN

##### Glennallen Branch

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

### 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.

### 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.

#### 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

1-800-846-4FNB (4362)



Connect with us!



NMLS# 640297