

PUT YOUR MONEY TO WORK FASTER AND MORE EFFICIENTLY
First National’s Cash Management experts can help your business succeed

First National’s comprehensive array of business banking services gives you the freedom and power to do what you do best. Let our experienced team of local Cash Management specialists help you customize a financial toolbox for your business that will put your money to work for you.

Experienced and friendly Alaskans are available to help customize the right cash management solutions to meet your business needs.

Call **777-4685** today to schedule a one-on-one consultation.

Merchant Bankcard Services

- Accept credit and debit card payments, in person or online. When you offer point-of-sale terminals, money from sales is electronically transferred to your account, saving you check and cash handling fees.
- Next-Day Funding - This no-cost service delivers card payment funds into your account the next business day giving you immediate access to your money.

Deposit Advantage

- Make check deposits at any time from the convenience of your office and reduce risk of lost or stolen check deposits.

Electronic Lockbox

- This customizable service allows you to improve cash flow with faster and more accurate collection processes, while reducing associated costs. Reducing the number of employee “touches” on each transaction will help decrease fraud and errors.

ONEpay

- Automated Clearing House (ACH) Direct Deposit – Conveniently pay your employees and/or vendor. Securely move funds from any financial institution into or out of your First National accounts.
- Bank Wires - Quickly send same-day domestic payments. When wiring money out of the country, get an exchange rate online and send your international payments in foreign currency.

Night Depositories

- With drop boxes at branch locations in 18 communities across the state you can deposit funds 24 hours a day, seven days a week. Deposits are processed the next business day.

Zero Balance Accounts (ZBAs)

- Automatically consolidate funds from several accounts into one account to save you time and effort.

Positive Pay

- Send a file of issued checks to First National each day as checks are written. As your business checks clear, the bank matches the payee, check number and amount. If something doesn’t match, the items are held pending your approval.

ACH Fraud Prevention

- Help protect yourself from fraud by creating an approval list for ACH debits for auto processing, and setting and receiving customized alerts by text or email on ACH debits trying to clear the account not on the approved list. Your Pay/Return decisions on ACH debits can then be quickly made.

Easy A/P

- Increase Efficiency - Enable online invoice and payment approvals, eliminate manual check issuance and simplify electronic payments.
- Control Outgoing Cash Flow - Ensure payments reach vendors in the shortest time possible.
- Lower Processing Costs - Save 70% or more on payment processing costs in addition to receiving cash back from credit card payments.

Branch locations

Anchorage/Eagle River
777-4FNB (4362)
Other areas
1-800-856-4FNB (4362)

ANCHORAGE BRANCHES

Dimond Branch
Eastchester Branch
Main Branch
Muldoon Branch
North Star Branch
Northern Lights Branch
Parkway Branch
South Center Branch
U-Med Branch

BETHEL

Kuskokwim Branch 543-7650

CORDOVA

Cordova Branch 424-6700

EAGLE RIVER

Eagle River Branch 689-5200

FAIRBANKS

Golden Valley Branch 459-7100
Johansen Branch 450-7300

GLENNALLEN

Glennallen Branch 822-7350

HAINES

Haines Branch 766-6100

HEALY

Healy Branch. 683-7750

HOMER

Homer Branch 235-5800

JUNEAU

Juneau Regional Branch . . . 586-5400
Valley Centre Branch 790-8000

KENAI

Kenai Branch 283-6800

KODIAK

Kodiak Branch 486-7900

PALMER

Palmer Branch 746-8900

SEWARD

Seward Branch. 224-4200

SITKA

Sitka Branch 747-7000

SOLDOTNA

Soldotna Branch. 260-6000

VALDEZ

Valdez Branch 834-4800

WASILLA

Wasilla Branch. 352-5900

Business
ADVANTAGE

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“For about 18 years, First National has been our bank of choice. I couldn’t do it without them.”

Ron Bailey, Owner
Bailey’s Furniture

Bailey’s Furniture 2
FINDING SUCCESS
THROUGH FAMILY

Profile 4
ALASKA CASH
MANAGEMENT EXPERT
JENNIFER MATTHEWS

Product 5
CASH
MANAGEMENT



FAMILY BUSINESS

First National Bank Alaska and Bailey's Furniture find success through family

In 1989, Ron Bailey made an accidental career change.

A milk bottler at Matanuska Creamery, Ron always was a handy guy. Give him any piece of furniture—whether it be a worn-down couch, a broken chair, a shabby old table—and Ron would find a way to make it new.

After refurbishing a few pieces for friends and family, the word spread about Ron's side job. From there, the demand only grew. Ron recognized his opportunity and invested time and money into building a furniture-reselling operation based out of his garage.

"I'd go out and buy all the furniture I could find, clean it up, put a tag on it, sell it, deliver it and just repeat the cycle over again," said Ron. "And that was just the beginning."

Pretty soon, Ron's business had outgrown the garage. When looking for investors for a new space, he went to the people he trusted most—his parents. "I told my dad what I was going to do and I asked my mom to be a partner," said Ron. Her answer?

"When do we start?"

"Every business book in the world says don't do business with family but we've found a way to do it successfully for more than 30 years."

Buddy Bailey
Bailey's Furniture

IN THE FAMILY

Embarking on their partnership, Bailey and his mom opened a 1,100-square-foot storefront on Tudor Road in Anchorage. Pretty soon, even that space wasn't enough. "I couldn't find enough used furniture to sell in Alaska, so I went to Seattle. Then I couldn't find enough there, so I went national. Then I couldn't find enough used furniture period, so it was time to buy new furniture," said Ron.

Ron found that selling new furniture was not only much easier than reselling used pieces, but also more profitable.

"Now almost 30 years later, we're still here," said Ron.

Today, Bailey's Furniture operates seven brick-and-mortar locations across the state, employing more than 100 Alaskans and providing quality furniture to families and businesses from Adak to Barrow. Ron is still leading the charge, and his son, Buddy, famous across the state for the retailer's iconic commercials, is an active part of the business.

"Every business book in the world says don't do business with family," said Buddy. "But we've found a way to do it successfully for more than 30 years."

This focus on family is what sets Bailey's apart. For Ron and Buddy, every customer is a member of the Bailey's clan. "Alaska is our family, and I have a responsibility to Alaska to find quality pieces at an even better value," said Ron.

A TRUSTED TEAM

When looking for the perfect bank to meet their needs, Bailey's turned to another local business: First National Bank Alaska.

"For about 18 years, First National has been our bank of choice," said Ron. "I couldn't do it without them."

Bailey's has counted on First National to provide them with the financial services they need to keep their business moving. Whether working out the loan on their Anchorage superstore or finding cash management solutions to launch their online store, First National has helped every step of the way.

"Whenever there's been a problem, First National has found a solution. A lot of companies act like you're the problem when you ask for help. We've never felt that way with First National," said Buddy. "They come to the table, and say, 'Let's find a solution and let's find it yesterday.'"

BUILDING AHEAD

Reflecting on their three decades in business, Ron and Buddy Bailey are looking forward to continuing to grow Bailey's Furniture. In the future, Bailey's is looking to increase their efficiencies, focus on



training their hardworking staff and expand their online presence. But above all, Bailey's Furniture wants to maintain their commitment to Alaska and Alaskans.

"We wouldn't be here without the dedicated support of our fellow Alaskans over all these years," said Buddy. "And we can't wait to continue to support them for many years to come."

BAILEY'S FURNITURE

Anchorage Superstore
Toll-Free: 1-888-563-4083

Fairbanks Store
Toll-Free: 1-855-328-4083

Soldotna Store
907-260-5288

Wasilla Main Store
907-745-4083

baileysfurniture.com

Jennifer Matthews



With more than 13 years of banking experience in Wasilla and Anchorage, Jennifer Matthews works with customers every day to find the best solutions to meet their business banking needs. Matthews is up for any challenge and works hard to understand her customers' daily operations so she can best help them excel.

"Building strong relationships is my priority," Matthews said. "I am passionate about uncovering my customer's needs and providing solutions."

As a Cash Management Specialist, Matthews works closely with her fellow First National bankers and Alaska businesses, providing both with the tools needed to grow and succeed.

"Building strong relationships is my priority. I am passionate about uncovering my customer's needs and providing solutions."

Jennifer Matthews
Cash Management Specialist II



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