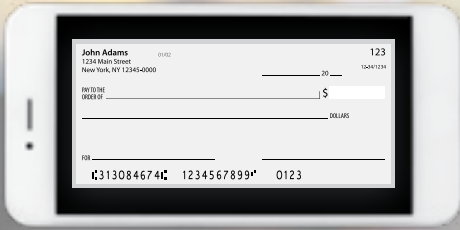


MOBILE BANKING

Mobile Deposit



Online Banking

Mobile Banking

PLUS...



Free ATMs nationwide at:

-FCCU ATMs

-CO-OP ATMs



Free Visa® Debit Card



Free BillPay¹



Free eStatements



Text Banking:

Unlimited Teller Transactions



Free Automated Phone Services (PAT)

Open Your Account Today!

FCCU.org/Checking

¹BillPay is free as long as one bill is paid each month; otherwise, fee of \$3.95 will be assessed. Allpoint ATMs available in Walgreens, CVS, Target and a few other well known retailers. Visit fccu.org/locations for a map of all Allpoint locations.

NCUA

Federally insured by NCUA

281.856.5300
FCCU.org



NMLS #217251

05/24



PERSONAL CHECKING

Making a FIRST RATE financial difference in our members' lives!



CHOOSE THE ACCOUNT THAT FITS YOU

High Yield Checking Accounts

HIGH
INTEREST

Made for you if you are looking for a checking account that earns dividends.

First Rewards¹

4.25% APY¹

- \$25 minimum opening deposit
- No monthly minimum balance required
- Earns dividends monthly¹
- Earn 4.25% APY¹
- Overdraft Privilege²
- .20% APR³ loan discount on auto and personal loans

Money Management Checking

- \$2,500 minimum opening deposit
- \$10 monthly fee (if balance falls below \$2,500)
- Earns dividends monthly (with minimum balance of \$2,500)

First Money Market Fund

- \$25,000 minimum opening deposit
- \$25 monthly fee (if balance falls below \$25,000)
- Earns dividends monthly (with minimum balance of \$25,000)

Free Checking

FREE

What you need if you are looking for an account to meet basic needs without a monthly fee.

- \$25 minimum opening deposit
- No minimum balance required
- Overdraft Privilege²

Fresh Start Checking

SECOND
CHANCE

When you need a second chance to establish a checking account.

- \$25 minimum opening deposit
- \$10 monthly fee
- No minimum balance required

With 12 months of good history, account may be converted to another account type.

Certain credit criteria and restrictions may apply to qualify for checking account products. Allpoint ATMs are free with the use of your Visa® Debit Card. Prime Time Members receive one box of checks free per calendar year (custom style only).

¹The APY (Annual Percentage Yield) for balances up to \$10,000 will be 4.25% APY when the qualifications for the First Rewards Checking are met and .15% APY for balances over \$10,000. Dividend rates and APY valid as of January 1, 2024 and are subject to change monthly without notice. The calculation method used for calculating the APY is "Method B". Method B blends the below cap interest rate with the above cap interest rate when determining your actual APY. As a result, your actual rate will vary, depending on the balance in the account and will be in the range of 4.25% APY - 0.15% APY. Qualifications that must be met to earn the higher yield include having 12 debit card purchases post and clear each month, receive direct deposit of at least \$500, and receive eStatements. In any month where all qualifications are not met, a monthly fee of \$4.95 will be assessed and will earn .15% APY. Members will automatically qualify for the Rewards for the first month their account is open and will not incur the monthly fee of \$4.95 in the first month. Dividend rates and APY are subject to change monthly without notice at the discretion of the Board of Directors. Withdrawals, penalties and fees could reduce earnings. Dividends are paid at the end of the period from current income and available earnings after required transfers to reserves. The above rates were paid for their respective dividend period. These rates are not guaranteed for the current dividend period. All accounts must remain open through the end of the dividend period to be paid the accrued dividends. Qualification period begins the first day of each month and ends at the cut-off time of 10pm CST on the last business day of each month. Credit Union closed on Sundays and Holidays

²Overdraft Privilege (ODP) is available at account opening. To have debit and ATM transactions covered, you must Opt-In to Enhanced ODP. Overdraft Transfers and Overdraft Boost are options. Thereafter, account must remain active and you must maintain your account in good standing. Nominal fees on a tiered structure of \$10 for the first overdraft, \$28 for the second through fourth transactions and \$35 for the fifth transaction and beyond in a rolling 12-month period may apply for the service selected. Overdrafts must be covered to bring the account to a positive status within 30 days to avoid further action being taken. Payment by First Community is a discretionary courtesy and not a right of the account holder or an obligation of First Community Credit Union. First Community reserves the right to decline to pay any transaction if a loss has occurred to First Community. Refer to FCCU.org/OverdraftOptions for full details.

³APR = Annual Percentage Rate. Rates and terms are subject to change. Not eligible on FCCU Refinances.