



FIRST
COMMUNITY
CREDIT UNION®

MEMBER SERVICES



**YOU ARE WELCOME TO
JOIN THE COMMUNITY**

WELCOME

You're always welcomed.



WELCOME!

As a member of First Community Credit Union, you are part of a unique financial organization. First Community is a full service financial institution with everything from Savings accounts to Mortgages. We're glad you have chosen First Community for your financial needs.

The advantage of a credit union over other types of financial institutions is that each is member owned. This means that every member owns a share of the credit union and is treated equally. First Community Credit Union is led by a Board of Directors elected by credit union members.

At First Community Credit Union, members accounts are fully insured up to \$250,000, and up to \$250,000 on retirement accounts by the National Credit Union Administration, an agency of the U.S. Government. Accounts can be opened with a low minimum initial deposit and earn a variable dividend, compounded quarterly or monthly depending on the type of account. Regular detailed statements and Online Banking help you keep track of your money as it grows.

Since our beginning in 1954, we have remained committed to the credit union philosophy — "People Helping People". We are dedicated to making a First-Rate financial difference in our members' lives!

BECOMING A MEMBER

With your initial \$5 deposit to a savings account, you will be a member for life as long as you keep your account active with us. Your membership extends to all of your family members as well - spouses, parents, siblings, children, grandparents, cousins, aunts and uncles. We invite them to join and hope that you will share with them the advantages of credit union membership.

From our Red Rangers youth account to our Prime Time Senior account, we have financial services tailored for all ages.

As times change, the types of products and services change. First Community's commitment to its member-owners never changes. We are always dedicated to providing the services you need to enhance your lifestyle and solidify your financial security.

Your membership with First Community Credit Union means that you have access to a variety of products and services that help you and your family build a sound financial future.



BECOMING A MEMBER



PRIMARY SAVINGS

A primary savings account is available to anyone over the age of 18 (for those under the age of 18, see specialty savings accounts below). This regular savings account opens the door to a full array of products and services.



RED RANGERS¹

The **Red Rangers Kid's Club** is designed for children 12 years of age and younger. The goal is to lead children through the world of proper money management and saving skills. Parents may also contribute to their child's account through payroll deduction. A savings account can be opened with as little as \$5 and begins earning dividends immediately.



CLAIM YOUR YOUTH (TEEN ACCOUNT)¹

Designed exclusively for teens ages 13 to 17, the **Claim Your Youth** account is the perfect opportunity for young people to learn about financial responsibility. A Claim Your Youth savings account can be opened with a \$5 deposit and offers an incentive program to encourage saving. Open a checking account to begin learning about money management too. A Visa[®] Debit Card is also available with the checking account. At age 16 or older, teens can apply with a qualified co-signer for a Visa[®] Rewards Credit Card² with a \$500 limit which includes all of the usual Visa[®] privileges.

¹These accounts require a parent/co-owner signature. ²For credit cards, a qualified borrower must co-sign on the credit card.



PRIME TIME SAVINGS



The Prime Time Savings Account is designed for primary members who are 65 years of age or better. As a Prime Time member, you will also enjoy discounts on Safe Deposit Boxes and free official checks. You deserve to enjoy the best years of your life!

OTHER ACCOUNTS



U FIRST CLUB ACCOUNTS

If you are between 18 and 25 years of age, this account is for you. This unique, specialized account pays a high yield on your first \$1,000 in savings. As you go out into the real world, convenience and access is available through Mobile and Online Banking. With just \$5 to open the account and a Visa® Debit Card for quick and convenient access to funds, you'll find it easy to achieve financial success in the real world!



CHRISTMAS CLUB ACCOUNTS

Guarantee you have sufficient funds for the holidays by saving throughout the entire year. Make deposits to this account and watch your money grow for the holidays. On November 1st, your funds will be automatically transferred into your checking or regular savings account.

INVESTMENTS



INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

For your retirement planning, we offer several types of Individual Retirement Accounts, including the Roth and Coverdell Education Savings IRAs as well as traditional IRAs. Each IRA can be opened as a savings or Certificate of Deposit (CD) account. Our Certificates of Deposit (CDs) can also help you lock in a stable rate of interest for a safe, secure investment.



CERTIFICATES OF DEPOSIT

Certificates are offered in terms from three months up to five years. Since Certificate interest rates are fixed for the entire term, you will also have the security of knowing exactly what your total investment will yield. At maturity, your account will renew automatically at the new rate currently being offered. Or, you can open a different type of account with different terms. The choice is yours!

CHECKING ACCOUNTS

First Community Credit Union offers various free and low-cost checking accounts to meet any financial need. All checking accounts offer free Online Banking, free Visa® Debit Card, free eStatements, BillPay, 55,000+ Free ATMs and much more! Choose the account that's right for you!



Choose the account that fits you!



FIRST REWARDS CHECKING

Earn a high yield, exceptional dividend rate on your checking account just by meeting three easy qualifications each qualification cycle. Qualifications to meet include: Direct Deposit of at least \$500 monthly, receive eStatements and have 12 debit card transactions post and clear. Plus, get a discount on auto and personal loans. Details @ [FCCU.org/FirstRewards](https://www.fccu.org/FirstRewards). A monthly fee applies if qualifications are not met during any qualification cycle.



FREE CHECKING

A basic checking account that earns no dividends.



FRESH START CHECKING

This special account gives you a second chance at your checking account history. If you have struggled in the past, we can help you get back on track. After one year of good history, you are able to switch your account to another type.

CHECKING ACCOUNTS



MONEY MANAGEMENT CHECKING

Enjoy the flexibility and liquidity of a checking account while earning a higher yield. With two accounts to choose from, we are sure to have one that fits your personal needs.

For more details and options on these accounts, ask a representative or click to [FCCU.org](https://www.fccu.org).



VISA® DEBIT CARD

Your Visa® Debit Card allows you to access funds from your savings or checking account wherever you see the Visa® or Pulse symbol. You can access your savings and checking accounts at an ATM or at a merchant using your PIN (Personal Identification Number). When using your savings account at a merchant, you must use your PIN. To use your checking account at a merchant, you may use your PIN or simply swipe and sign for your purchase. The VISA Debit Card offers you the safety of contactless transactions for a quick, no-touch checkout experience. Choose an FCCU ATM or an Allpoint ATM for free nationwide ATM access.



DIRECT DEPOSIT & PAYROLL DEDUCTION

Direct Deposit simply means that your recurring payroll checks and/or government checks from Social Security and retirement can be deposited directly into your account. Choose to deposit your entire check or specify a certain amount to be deducted from your check for automatic deposit into your account. Ask your employer if they offer direct deposit or payroll deduction and we'll take care of the rest.

Your paycheck is directly deposited into your account with no hassle!



CONSUMER LOANS



With no application fees, competitive rates and on-the-spot approvals, First Community offers the perfect loan option for you.

First Community Credit Union's loans have no application fee or prepayment penalty and all loans are calculated using simple interest. There are a variety of repayment options including Payroll Deduction, Direct Deposit, Online Banking, Payment Coupons or PAT (Personal Account Teller). You can also choose Credit Life and/or Credit Disability Insurance on each loan for a nominal fee giving you peace of mind and a discount on your interest rate.



AUTO AND RECREATIONAL LOANS

Looking for a new or used vehicle? There's a loan for that! Our Auto Loans can get you into the vehicle you are looking for. With our competitive rates, terms and dealer network, we will ensure that you get the best deal and the best rate possible. We also make loans for RVs, motorcycles, campers, mobile homes and boats. Manageable terms and easy repayment plans are always available.



FCCU REWARDS CREDIT CARD

Our FCCU Rewards Card offers you maximum convenience and buying power. Enjoy no annual fee, no over-the-limit fee and more. Plus, earn FCCU Reward Points for every dollar spent! Then, choose the reward that's right for you. Redeem points for cash back, gift cards, travel and more. If you need to start or improve your credit history, our Secured Visa® Card will get you on the road to financial soundness.

Reward points have no cash value. Points can be redeemed for cash back, travel, gift cards, merchandise and more offered through the FCCU Rewards website. Points are non-transferable to others. Cash back statement credit reward(s) will appear as a credit, in the form of a payment, on cardholder's rewards card. Cardholder is responsible for any outstanding balance owed on the account after the credit is applied. If there is a zero balance owed on the card, the statement credit will post to the cardholder's savings account when received.

CONSUMER LOANS



LIFESTYLE LOANS

We all need a little extra cash at times for vacations, holidays and other life events. We have a variety of solutions to help you with an emergency situation or to help you reach your financial goals. Let us find the solution that is the best fit for you and your finances.



DEBT CONSOLIDATION LOANS

If you would like to combine your monthly payments into one, low payment, the Debt Consolidation loan is perfect for you. With a low rate, find freedom and pay off your debt faster so you can save more for the things you want.



SECURED LOANS

Are you looking for a loan that will help you with short term goals and build your credit at the same time? First Community makes it easy to structure your loan to fit your financial budget. With a loan secured by your savings account or Certificate of Deposit, you will help to build or repair your credit. Let us help you with a loan for the things that you need. Apply online at FCCU.org.



LINE OF CREDIT LOANS

A Line of Credit Loan allows you to tap pre-approved funds whenever you need cash fast. Use Online Banking to transfer funds directly into your checking account or use it as a low cost overdraft transfer option if your checking account should become overdrawn.



HOME LOANS

Whether you're looking to purchase your first home, another home, refinance or update your current home, we provide Real Estate Specialists to assist you through the loan process. FCCU makes Home Loans, Home Equity and Home Improvement Loans. Ask us how we can help with your residential home financing needs.

Contact our Real Estate Department at 281.856.9057 or click to FCCU.org/HomeLoans to apply or get more information.

All loans are subject to credit criteria guidelines.

CONVENIENT SERVICES

Managing your account online is so easy!



ONLINE AND MOBILE BANKING

Click to FCCU.org to learn about all of the benefits of credit union membership, our products and services, apply for membership or even a loan - without leaving your home or office. Login to Online Banking to access your FCCU account information when it is convenient for you. Keep up with your account on-the-go with the FCCU Mobile app! You can even make mobile deposits when needed for added convenience.



FCCU CARD MANAGER

Manage your FCCU cards to optimize security, ease and peace of mind. Set up transaction alerts via email, text or push notifications for purchases and set controls to block certain purchase types. Turn your card on/off as needed and experience the freedom of FCCU Card Manager in the palm of your hands!



TRANSFER FUNDS

Transfer funds to and from your accounts, including those at other financial institutions*. Make transfers anytime or schedule them and go!



ACCOUNT ALERTS AND TEXT ALERTS

Set up personal notifications to monitor your account and get alerts on your balance, transactions and more. Set up your Account Alerts in Online Banking under Settings>Alerts.



ESTATEMENTS

Avoid storage and paper clutter by accessing your monthly account statements right on your computer. Enjoy this free, quick and easy process of viewing all of your account transactions. Enroll online in seconds!

CONVENIENT SERVICES



MOBILE BANKING & APPS

Take FCCU with you! Access your account when you're on-the-go with the FCCU Mobile app on your iPhone, Android phone, iPad, tablet, etc. Simply search for FCCU Houston to find our app and you're ready to go!



MOBILE DEPOSITS

Mobile Deposit is a convenient service that allows you to use your smartphone to make check deposits to your account through our Mobile App.



BILLPAY

With BillPay, you have the freedom to pay your bills electronically, saving you time and money. Schedule your bills to pay when they are due, on a recurring basis or with bill presentment. Paying bills through BillPay allows you to be in control of your money. Managing your finances has never been easier.



PERSONAL ACCOUNT TELLER (PAT)

Simply use your phone along with your confidential access code to instantly receive the very latest information on your account. Get balances, make loan payments or transfer funds from one account to another - all for FREE! Call PAT @ 281.856.4PAT (4728).



TELLER SERVICES

Traditional banking services are available at all of our branch locations. Several of our branches utilize Personal Video Tellers that provide many benefits to members, such as extended hours as well as increased convenience and enhanced security. The services below are also available in the lobby:

- Official Checks
- FREE Coin Counting Service (traditional branches only)

*up to \$500 is free for members



WIRE TRANSFERS

Domestic & International as well as Domestic Western Union wires are available.

BUSINESS SERVICES

Businesses can also enjoy products, services and benefits designed for their business needs. If you're looking for better business banking, *Think First.*[®]

First Community Credit Union's business product line includes a variety of business accounts to meet the needs of business owners within our community.



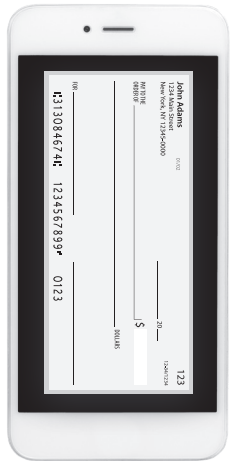
BUSINESS CHECKING

Recognizing the need for both affordability and flexibility, FCCU offers two different business checking account options as well as Business Money Market accounts. All of the checking accounts include a free Visa[®] Debit Card, free online services and much more. Whether members are an established business owner or just starting out, FCCU offers a checking account to meet their needs.



REMOTE DEPOSIT CAPTURE/ONLINE BANKING & OTHER SERVICES

We know that your main focus and goal is for your business to be successful, so we strive to make your banking simple. With Remote Deposit Capture, you can make your deposits right from your computer. We also offer Merchant Processing and ACH Direct Deposits and ACH Payments, with approval, to allow you more time to focus on your business. Our goal is to provide solutions that meet your needs and exceed your expectations!



FREE EMPLOYEE BENEFITS

Many of our business members also add credit union membership to their employee benefits package. As a free benefit, employees enjoy sharing in the financial benefits of being an FCCU member. To add credit union membership to your employees' benefits package or for more information, contact us at info@fccu.org or 281.856.5300.

BUSINESS LOANS

BUSINESS LOANS



At First Community, we have the right loan to fit your needs. Whether your business is seasonal or growing, *Think First*®! If you need cash for a new building, new equipment, additional inventory or something else, our goal is to keep your business prospering.

For all of your day-to-day purchases, be sure to keep your personal and business expenses separate by using your Business Visa® Credit Card.

For more information on all of our Business Services, please click to FCCU.org or call us at 281.856.5300 today.



WEALTH ADVISORS

First Community WEALTH ADVISORS

Our Wealth Advisors financial management program is a no obligation financial management service that is available to you. This service aids members in organizing their financial affairs and plans for the future from 401K options to life and long term care insurance. Their major objective is to show members how to use their financial capabilities to help provide them with the maximum advantage in achieving their financial goals. Contact our Wealth Advisors directly at 281.856.5644 for a complimentary consultation.

Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 866-512-6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. Nondeposit investment products are not federally insured, involve investment risk, may lose value, and are not obligations of or guaranteed by the credit union. 1385-P1819F2
FR-3348555.1-1120-1222



As your credit union, we care most about seeing you thrive in life and celebrating your financial success. Regardless of where you are in life financially and what your goals are, we're here to help. We offer many helpful tools to guide you down the path that fits your finances and goals.



YOUR CREDIT SCORE

Keep a pulse on your credit score right from inside Online Banking. Your score updates monthly and you are able to see what changed on your credit report. Plus, explore the many ways we can save you money or help you build/improve your credit. Check it out today!



FINANCIAL COUNSELORS

In order to help members navigate their financial journey, many of our team members are Certified Credit Union Financial Counselors. Counselors will review your needs, help you set goals and work with you to achieve them. Plus, it is absolutely FREE to work with a counselor! We're motivated by seeing you achieve your financial goals so let's get started today at [FCCU.org/Financial-Counselor](https://www.fccu.org/Financial-Counselor).



CREDIT BUILDER CD LOAN

Whether you are striving to build good credit or repair your credit, our Credit Builder CD loan is a great way to show creditors that you're able to make payments on time and helps improve your overall score. Learn more and apply at [FCCU.org/CreditBuilder](https://www.fccu.org/CreditBuilder) today.

The Credit Builder CD loan is available to members that are looking to build or repair their credit. Credit will be pulled during the application process for verification purposes only. Loan proceeds will be used to fund a CD with the same term as the loan. Funds will remain on hold in the CD until the loan is paid in full. If loan is paid off in full early, funds in the CD will be available but it is encouraged to wait until the CD has reached full maturity to move funds out. See credit union representative for full details.

HOURS AND LOCATIONS

Information

281.856.5300 | 800.456.FCCU

P.A.T. (Personal Account Teller)

281.856.4PAT | 800.234.PAT1

Account Information

281.856.4PAT

Lost or Stolen Card

281.856.5300

Report Fraud

1.833.852.1354

Call Center Hours

24/7/365 Call Center

Traditional Branch Lobby Hours

Lobby

Monday – Thursday 9:00am – 5:00pm

Friday 9:00am – 6:00pm

Saturday 9:00am – 3:00pm

Drive Thru

Monday – Thursday 7:30am – 7:00pm

Friday 7:30am – 7:00pm

Saturday 9:00am – 5:00pm

Standard In-Store Branch Hours

(The Woodlands)

Lobby

Monday – Friday 9:00am – 7:00pm

Saturday 9:00am – 5:00pm

In-Store Branch Hours with Personal Video Tellers

(Aliana, Barker Cypress, Bunker Hill, Fairfield,
Katy Market, Sam Houston, Sienna & Spring Market)

Lobby

Monday – Friday 7:30am – 7:00pm

Saturday 9:00am – 5:00pm

Mailing Address

P.O. Box 840129, Houston, TX 77284-0129

Copperfield (Corporate Office)

15260 FM 529, Houston, TX 77095



Check our website for current ATM locations.

For a list of nationwide shared branch locations go to www.co-opsharedbranch.org

Federally Insured by NCUA

NMLS#217251

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



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281.856.5300
FCCU.org

