



SAVINGS & INVESTMENT



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



HELPING YOU PLAN FOR THE FUTURE

281.856.5300
FCCU.org



01/19

SAVINGS ACCOUNTS



PRIMARY SAVINGS

The Primary Savings is your membership to the credit union and is a simple investment in your future. From standard savings to special club accounts, get started with a minimum \$5.00 deposit. This account gives you access to the many benefits of membership. Plus, our savings accounts pay a competitive yield to help you reach your goals.



PRIME TIME SAVINGS

Prime Time Savings is for our members who are in the prime of their life. All members who are 65 years of age or better will enjoy the many free benefits of a Prime Time account. Benefits include, but are not limited to, free official checks, free notary public services, 10% discount on safe deposit boxes and more. Fill the prime of your life with stress-free finances.



U FIRST SAVINGS

For those that are between 18 and 25 years of age, we have an exciting account that will give you a boost. 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.



YOUTH ACCOUNTS

For our youngest members, we have special club accounts that provide them with an incentive to save. Children up to age 12 are eligible to start saving with our Red Ranger Account. Teens can save with our Claim Your Youth Account. Both accounts set saving milestones that, when met, will award them with fun prizes. Special online games and activities are provided throughout the year.



HEALTH SAVINGS

If you have a High Deductible Health Plan, are not enrolled in Medicare and cannot be claimed as a dependent on another person's tax return, you can open a Health Savings Account to help with your medical expenses. You can make tax-deductible contributions and receive tax-free employer contributions. Check with your health care provider to find out if you are eligible.



CHRISTMAS CLUB

Guarantee you have enough money for the holidays by saving throughout the 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.



CUSTOMIZED SAVINGS

If you have something specific that you are saving for, such as a new car, a dream vacation, college or even a new home – let us know! We can name your account accordingly to help keep your goals in sight.

INVESTMENTS



MONEY MANAGEMENT¹

Get the flexibility and liquidity of a checking account while earning a higher yield. With just \$2,500, you can start getting the most for your money! Enjoy the convenience of withdrawals, deposits and transfers online. Competitive dividends are compounded on a monthly basis to ensure fast and steady financial growth.



FIRST MONEY MARKET FUND¹

The First Money Market Fund is a higher tiered account that allows you to earn a highly competitive yield. Just like the Money Management account, you will have the flexibility and liquidity of a checking account. A daily minimum balance of \$25,000 will earn you competitive dividends you deserve. Dividends are compounded monthly to help you continue your financial growth.



INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

An IRA is an account specifically designed to provide additional income for a member's retirement years. IRAs are one of the safest and easiest ways of investing. Contributions to IRAs may reduce the amount of taxes that you pay. Several types of IRAs are available and most require only \$100 to open or \$500 to open an IRA CD. Consult with your tax advisor and make sure you have the funds you need for your retirement.



CERTIFICATES OF DEPOSIT²

Grow your money safely by locking in a fixed rate of return for a specific period of time with a Certificate of Deposit (CD). Open a CD with as little as \$500 and pick a term ranging from 3 months to 5 years. Our special Flex Rate CD offers a competitive rate now, and if a higher rate comes along, you can bump it once during a 2-year term and twice during a 4-year term. Start growing your money today!



CD BUILDER²

This unique CD allows you to start out small and build on your CD. Start your CD Builder account with just \$100 if you set up Direct Deposit/Payroll Deduction or \$500 without Direct Deposit/Payroll Deduction. Then make regular deposits to build your balance. With a 2-year term and a higher yield than a regular savings account, you will see steady growth. You'll appreciate the ease, convenience, and growth the CD Builder offers you.

¹See Fee Schedule for applicable account fees if daily minimum balance is not met.

²See credit union representative for rates and other details. Early withdrawal penalties apply.



PICK THE ACCOUNT THAT IS RIGHT FOR YOU!