

MOBILE BANKING

Mobile Deposit



Online Banking

Mobile Banking

PLUS...

 **55,000+ Free ATMs Nationwide at:**
-FCCU ATMs
-Allpoint 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.



281.856.5300
FCCU.org



01/21



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

1.99% APY¹

- \$25 minimum opening deposit
- No monthly minimum balance required
- Earns dividends monthly¹
- Earn 1.99% APY¹
- Overdraft Privilege²
- .20% APR³ loan discount on auto and personal loans

Money Management

- \$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 1.99% APY when the qualifications for the First Rewards Checking are met and .15% APY for balances over \$10,000. Dividend rates and APY 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 1.99% APY - 0.15% APY. In any month where all qualifications are not met, a monthly fee of \$4.95 will be assessed. 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..

²Overdraft Privilege is available at account opening. To have debit and ATM transactions covered, you must Opt-In to ODP. Thereafter, account must remain active and you must maintain your account in good standing. Payment by First Community is a discretionary courtesy and not a right of the account holder or an obligation of First Community Credit Union. For full Overdraft details, click here.

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