

# Products and Services



What makes First Community different? We're different from other financial institutions because our members actually own the credit union and govern it through a voluntary Board of Directors.

These unique factors, combined with a not-for-profit status, allow First Community to offer more affordable financial products and provide more helpful, personal service than other financial institutions.



## Share Accounts

Since credit unions focus on saving, a Share (savings) Account is required for your credit union membership. Simply maintain \$1 in your Savings Account to establish membership. You will start earning dividends when your balance exceeds \$100. Our Youth Savers Account allows individuals age 18 and under to earn dividends on balances greater than \$25.

We also offer a Secondary Share (savings) Account to help you save for special occasions. It also starts earning dividends when your balance exceeds \$100.

## Christmas & Vacation Club

These accounts are the perfect way to budget for the extra spending you do at Christmas or on vacation. You can contribute a small amount to these accounts on a regular basis, earn dividends (when your balance exceeds \$100) and have the funds automatically deposited into your savings before the holiday or vacation season.

## Direct Deposit/Payroll Allocations

Your paycheck can be automatically deposited into your credit union checking account the morning of payday (if your employer offers this service). Or you can specify an amount to be automatically deposited into any of your First Community accounts.

## Checking Accounts

### Checking I

This account has no monthly fee. Ever. And requires no minimum balance.

## First Rate Checking

First Rate Checking has no monthly fee and rewards you for doing what you already do! Receive an above market annual percentage yield (APY) on your account balance if you meet the requirements each calendar month (statement cycle). Plus, get up to \$25 of ATM fees refunded each month. To qualify for the reward rate and ATM fee refunds, just meet the following requirements each calendar month: a minimum of 25 debit card purchases post to the account, one direct deposit or ACH debit/credit and receive E-statements. If you don't meet the requirements, you can still earn interest on your balance. There are no fees on cashiers checks. Plus, if you also have direct deposit, you'll get a \$350 discount on any first mortgage closing costs and .25% annual percentage rate (APR) discount on any consumer loan once per year.

## Cashback Checking

Cashback Checking has no monthly fee and rewards you for doing what you already do! Receive 1.00% cash back on the first \$1,000 in debit card purchases (up to \$10 per month, \$120 max per year) if you meet the requirements each calendar month (statement cycle). To qualify just meet the following requirements each calendar month: a minimum of 30 debit card purchases post to the account, one direct deposit or ACH debit/credit and receive E-statements. There are no fees on cashiers checks. If you also have direct deposit, you'll get a \$350 discount on any first mortgage closing costs and .25% APR discount on any consumer loan once per year.

## College Checking

Our College Cashback Checking account is for young adults 18-25. It comes with the same benefits and qualification processes as our Cashback Checking (see above), and has the added perk of five complimentary transactions at non-First Community ATMs.\*

## Debit Cards

Our debit cards are accepted by over 12 million Visa merchants worldwide. Purchase amounts come directly out of your checking account. Because the debit card also functions as an ATM card, you can make deposits (at First Community and CO-OP Network machines that accept deposits) or make withdrawals at thousands of ATMs worldwide.

### Instant-Issue with Picture Debit

Our Visa® debit card can be issued instantly to you at any First Community branch while you wait. You can choose our signature red card or select an image for your card from our photo gallery. You can also personalize your card online by adding your favorite photo to create your very own Picture Card!

## Loan Services

You'll get the best loan rates at your credit union. We offer great deals on:

- New/used car loans
- Home equity loans
- Personal loans
- Mortgage loans and more!
- Boat, Motorcycle, RV & ATV loans

## Ease of Repayment

Repay your loan through automated checking account transfers or electronically debit your account at another financial institution to make payments at the credit union. With automated payments you'll save time and money.

You can also make regular deposits from another financial institution to your credit union savings, checking, club accounts and more (if the other financial institution offers this service).

## Credit Cards

You can't beat the savings offered with our credit cards. You'll enjoy the convenience of using your card at millions of locations worldwide. We offer several choices of Visa cards with highly competitive rates.

## Investment Opportunities

Your credit union offers a variety of investment opportunities including Certificates of Deposit, Individual Retirement Accounts and Health Savings Accounts. We also offer a Coverdell Education Savings account and Premier Money Management account.

Our Premier Money Management account is a variable-rate deposit account that's best for large depositors wanting liquid funds and check-writing privileges.

## Investment Services

Investment Services at First Community makes available a wide variety of insurance and investment products that complement those offered by First Community. The program can provide a package of protection and asset accumulation products that can help meet your personal financial objectives.

## Express24 Information Line

Obtain rate information, account information, make account transfers, obtain payoff information and get your account history via a touch tone

phone. Phone number listed under Contact Us.

## Information Center

You can reach a Resource Specialist by phone or via chat Monday-Friday 8 a.m. to 7 p.m. and Saturday 8:30 a.m. to 12:30 p.m.

## Business Services

### Business Checking

Choose from Small Business Checking, Business Plus Checking and Business Analysis Checking. All business checking account holders can take advantage of merchant processing services, business debit card, night deposit and business bill pay.

### Business Loans

We offer a wide variety of business loans to meet every business owner's needs. We offer:

- Lines of credit
- Pledge loans
- Credit cards
- Commercial real estate
- Vehicle loans
- Unsecured term loans
- Equipment financing

## Online Services

Check out First Community information from your home, office or mobile device! Learn about products and services, access current rates and yields, open accounts, apply for loans and much more. Access our site at [www.firstcommunity.com](http://www.firstcommunity.com).

### Internet Banking & Bill Pay

Access your accounts anywhere, anytime, on any device! First Community's Online and Mobile Banking products make it convenient to access your account history, transfer money, make payments, check balances, pay other people money using POPMoney, manage your personal finances using Money Management, view cleared checks and manage your Purchase Rewards offerings. Our SmartWatch app for iPhone and Android allows you to instantly check your balance and keep up to date on your spending. You can download the iPhone, iPad and SmartWatch from the iTunes store, and the Android apps from the Google Play® store.

## Mobile Wallet

Your First Community cards are available within a variety of Mobile Wallets. Use them to pay at participating merchants without swiping your card, and within apps without entering payment and contact information.

## Card Controls

Card Controls is a way to monitor your First Community debit and credit cards, and is located within the First Community app and online banking. Use Card Controls on your First Community debit and credit cards to receive real-time alerts any time your card is used, letting you know immediately if there are unauthorized purchases on your card. Set spending limits, restrict purchase types and also turn your cards on/off instantly.

## Eligibility

To qualify for membership, you must meet one of the following:

- All eligible businesses, government entities, individuals (including persons in their household) and the immediate family of all eligible individuals, who reside or work in the Missouri counties of St. Louis, St. Louis City, St. Charles, Jefferson, Warren and Franklin and the Illinois counties of Madison, Monroe and St. Clair.
- All eligible individuals (including persons in their household) and the immediate family of all eligible individuals of an employee or retiree of a company or association in our field of membership.
- Immediate family is defined as spouse, child, sibling, parent, grandparent, grandchild, aunt, uncle, niece, nephew, first cousin or legal guardian and includes step, in-law and legally adoptive relationships. Household is defined as persons living in the same residence who maintain a single economic unit. Included in this definition is any person who is a member of and participates in the maintenance of the household.

## Contact Us

### Information Center

636-728-3333 • 800-767-8880

### Express24 Information Line

636-728-3300 • 800-843-0769

### Mortgages

636-728-3380 • 888-642-7969

### Credit Card Services

636-728-3360 • 800-610-0791

### Lending

636-728-3330 • 800-905-7585



*\$1 share deposit required. Must qualify for membership. Federally insured by NCUA. Equal Housing Opportunity Lender. First Community Credit Union NMLS ID# 684198. Visit [www.firstcommunity.com](http://www.firstcommunity.com) for terms and conditions of each product.*

*\*First Community will waive the foreign ATM fee for five withdrawals per month with the College Checking account. After that, the fee is \$1 per withdrawal at non-First Community ATMs. The owner of the ATM may assess a fee for using their machine.*

