

Checking Accounts



At First Community we believe you should never pay a monthly fee for a checking account or a debit card. And a really good checking account pays you rewards—like cash back or a high rate of interest—just for using the account.



Checking Accounts

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. This checking account also has discounts on consumer loans and mortgage closing costs. See next page for more information.

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. This checking account also has discounts on consumer loans and mortgage closing costs. See next page for more information.

College Cashback 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.*

Checking I

Checking I is our traditional checking account with no monthly maintenance service charge. Ever. And requires no minimum balance. Plus it has other great perks.

Checking Account Features

Debit Cards

Our Visa® debit cards are accepted by over 12 million merchants worldwide, and 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!

ATM Transactions

Use your debit card at any ATM nationwide! First Community will refund up to \$25 of your domestic ATM transaction service charges per monthly statement cycle for First Rate Checking account holders.**

Minor Checking Accounts

We realize some of our younger members may need a way to pay for themselves in this digital age. That's why we've lowered the age to open a Checking account. Members 13-17 can have a checking account if an adult is listed on the account.

Discount on Consumer Loans

First Rate, Cashback and College Cashback Checking Account holders who have direct deposit receive a .25% annual percentage rate (APR) discount, once per year, on all consumer loans. Excludes refinances of First Community loans.***

Discount on Mortgage Closing Costs

First Rate, Cashback and College Cashback Checking Account holders who have direct deposit receive \$350**** off closing costs on any first mortgage closing. First Community offers a variety of loan options to choose from including fixed rate mortgages and adjustable rate mortgages. First mortgage loans are only available in select states. See firstcommunity.com for complete listing.

Overdraft Features

Overdraft Savings Protection and Line of Credit

Your credit union will automatically transfer money from your savings account to cover checks or debits when the funds are not available in your checking account. EFT overdraft service charges are \$2 per each item and no service charge to cover debit card purchases. You can also apply for an overdraft protection line of credit loan that allows you to transfer money when needed.*

Overdraft Privilege**

Rather than automatically returning non-sufficient funds items, we will consider payment of your item. You will be charged a paid insufficient funds service charge for accessing Overdraft Privilege, but we will pay the item. If your account is in good standing, you may become eligible for this service after 60 days of membership. Please refer to your account disclosure for information on this discretionary overdraft service.

Features	First Rate Checking	Cashback Checking	College Cashback Checking	Checking I
Dividends	Yes*	No	No	No
Cash Back	No	Yes**	Yes**	No
Refunds on ATM	Yes**	No	No	No
Complimentary non-First Community ATM Usage	No	No	Yes*	No
Minimum Balance Required	No	No	No	No
Monthly Service Charge	No	No	No	No
Minimum Deposit to Open	No	No	No	No
Discount on Consumer Loans	.25% APR***	.25% APR***	.25% APR***	No
Discount on First Mortgage Closing Costs	\$350***	\$350***	\$350***	No
Free Online Banking with Bill Pay	Yes	Yes	Yes	Yes
Free E-statements	Yes	Yes	Yes	Yes
Free Card Controls	Yes	Yes	Yes	Yes
Free Mobile Banking with Mobile Deposit	Yes	Yes	Yes	Yes
Debit Card Available in Mobile Wallet	Yes	Yes	Yes	Yes
Unlimited Check Writing	Yes	Yes	Yes	Yes
Access to 30,000+ CO-OP ATMs	Yes	Yes	Yes	Yes

Contact Us

Information Center

636-728-3333 • 800-767-8880

Express24 Information Line

636-728-3300 • 800-843-0769

Online Account Access

You can access your Checking account 24/7 at www.firstcommunity.com

FREE online banking/mobile app benefits:

- Pay your bills
- Obtain account history
- Check your balance
- Deposit checks remotely
- Transfer money between accounts



\$1 share deposit required. Must qualify for membership. Federally insured by NCUA. Equal Housing Opportunity Lender. First Community Credit Union NMLS ID# 684198.

* ATM owner may assess a surcharge. First Community's foreign ATM fee waived on the first five ATM transactions per month.

**ATM fee refunds up to \$25 per cycle if requirements are met.

***Must have at least one direct deposit to take advantage of \$350 off closing costs and .25% APR discount on loan.

◆ Overdraft protection line-of-credit loan is 12.95% APR as of 2/15/2018.

◆◆ If you opt in to this discretionary service, we may pay checks and other transactions made using your checking account number, including ACH items that would not have cleared otherwise due to insufficient funds, up to an approved amount. Additionally, you may elect to extend the service to your ATM and everyday debit card transactions. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. We generally will not pay an overdraft because you have exceeded the overdraft limit or have an outstanding balance that has not been repaid. Overdraft Privilege (ODP) service charge is \$27.50 per item paid. This is the same service charge as our insufficient/uncollected/funds service charge. An insufficient/uncollected funds service charge is assessed each time an item is presented against insufficient/uncollected funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against insufficient/uncollected funds will result in a separate service charge of \$27.50. If three items are presented for payment in amounts of: \$40.00, \$150.00, and \$150.00 and your account has available funds in an overdraft protection line-of-credit loan, you would pay \$3.74 in interest if paid off in thirty days. In comparison, if you opt-in to ODP and ODP is used to pay the same three items, the account would be assessed a service charge of \$27.50 per item for a total cost to you of \$82.50 in service charges. The full amount of the overdraft balance plus related service charges will be due immediately but in no event later than 30 days from the date of occurrence.

+See Rate Sheet for current rates.

++ If qualifications are met, you may earn up to 1.00% cash back on your debit card purchases (up to a maximum reward of \$10 per month).

