

The First Community Insider

Celebrating 84 Years of Member Service ♦ www.firstccu.com ♦ jkgill@firstccu.com
Beloit ♦ Janesville ♦ Monroe ♦ Rockford ♦ Toll-Free 800-828-5923 ♦ May 2017

Checking	\$1,817.64
91****1156	Available Balance \$1,817.64
Feb 06, 2015	
CHECK CRD PURCHASE	-\$100.00
02/07 Popmoney.com Visa Transfer NY 473702XXXX9051 463038823911415 TMCC=6012	
Feb 07, 2015	
CHECK	-\$30.06
#997 TRANS 02/06 FASTFOOD F10635 Anycity USA 473702XXXX997	
Feb 06, 2015	
OLTT PAYMENT	-\$239.73
020513 434599 MONTHLY FEES	
POS PURCHASE	-\$15.59
RUBEN MARR 325 R Anycity USA 9051 00463037078334610	

FirstCCU Offers Awesome Mobile App 3 FREE Ways to Get Balance and Transaction Info 24/7!!

Wondering if you have the funds to make that purchase? We have three super easy free tools you can use 24 hours a day, seven days a week. The first is our TELLERphone system. You simply call 1-800-547-4077 any time day or night with your account number and TELLERphone pin number. The helpful prompts will guide you through the system. Don't have a TELLERphone pin number? Simply call the credit union and we can set you up. All of the information is 100% online real time. The second system is our home banking product. It's a state of the art Internet based home banking platform. Again you just need your account number and TELLERphone pin to register. The website is firstccu.com. In addition to home banking, you can access bill pay and E-statements from the same convenient login. Lastly, the favorite of all smart phone users is our mobile banking app. To download the app simply login to home banking at www.firstccu.com, select self service and Mobiliti.

You answer a couple of easy questions and a link is sent to your phone. Simply follow the link and the app downloads and away you go. The information on all of these solutions is 100%online real-time. They show the available balances in any account that you have linked to the master account.

More Information on Mobiliti Enhancements is on the Back of this Newsletter

When Life Happens, We Can Help!!!

Life happens! We understand that unexpected overdrafts occur from time to time – overdraft coverage on your checking account can help!

WHAT ARE MY OVERDRAFT COVERAGE OPTIONS?

The choice is yours. Consider these ways to cover overdrafts:

- Overdraft Protection Link to Another Deposit Account you have at FirstCCU
- Overdraft Protection Kwik Cash loan (Subject to fees + interest)
- Overdraft Privilege (\$32 overdraft fee per item)



WHAT IS OVERDRAFT PROTECTION? Overdraft Protection services apply to all types of transactions and may help protect your account from being overdrawn by automatically transferring funds to your checking account from another account, cash advance, or line of credit you may have at First Community Credit Union, for a fee or finance charge. Please note that cash advances and overdraft lines of credit are subject to credit approval.

WHAT IS OVERDRAFT PRIVILEGE? Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. We may provide you a specific Overdraft Privilege limit depending on the type of account you have. You will receive a letter approximately 30 days after account opening, informing you that Overdraft Privilege has been activated on your account. You do not have Overdraft Privilege until you receive this notification. Even if you have overdraft protection, such as a transfer from another account, Overdraft Privilege is still available as secondary coverage if the other protection sources are exhausted.

Visit our website www.firstccu.com, contact us at 608-313-8900 or come by a branch to sign up or apply for these services.



Mobiliti Enhancements

We are working hard to continually enhance our mobile banking product. We have had some significant improvements in Mobiliti over the last year including:

Instant balance information - This allows you to configure Mobiliti to show balance information on selected accounts without re-logging in.

Multi-tasking - The new multi-tasking feature allows users to switch apps for up to one minute and return to Mobiliti without having to re-login.

Existing Features

Mobiliti is a robust mobile banking app. After logging in you can; transfer money, view transactions history, pay an online bill, find ATM and shared branching locations. It's super easy and 100% free to use. Get more info at www.firstccu.com

Looking at Home Improvements? Our Program Just Got Better!



FirstCCU has recently revamped our second mortgage loan program, making a great program even better. So if you are looking to spruce up the house or do some remodeling we have a second mortgage and home equity line that will work for you. This process is also fast and easy. To get started simply stop at any FirstCCU branch office or call 1-800-828-5923 and ask for the mortgage department or use our online Mortgage Center at www.firstccu.com/loans-credit/mortgage-loans/.



Car, Boat, Truck, RV or Cycle? We've Got a Loan for That!!!

The summer buying season is in full swing at FirstCCU. We specialize in auto, truck and recreational vehicle

loans, so we have the expertise to get your loan approved quickly. We work with over 90 dealers in Southern Wisconsin and Northern Illinois.

This means you can apply at the dealer or at the credit union. This streamlines the process and gets you enjoying your new purchase sooner. Our loan applications are optimized for smartphone use so they are easy to use. During normal business hours simply call the credit union and one of our helpful member service reps can



usually get all of your information while you're still on the phone! After business hours, you can also apply anytime through our website at www.firstccu.com or through our mobile banking app.



Urgent, Can We Contact You?

FirstCCU has state of the art fraud detection systems in place to protect both the credit union and our members. The key to success for these programs lie in our ability to reach you. We need to have the ability to contact you immediately to avoid needlessly disabling your debit card or checking account.

It's very easy to update your contact information. You can stop at any office location or do it online at www.firstccu.com/contact-us.

Working together we can fight fraud effectively.