

# The First Community Insider

Celebrating 84 Years of Member Service ♦ [www.firstccu.com](http://www.firstccu.com) ♦ [jkgill@firstccu.com](mailto:jkgill@firstccu.com)  
Beloit ♦ Janesville ♦ Monroe ♦ Rockford ♦ Toll-Free 800-828-5923 ♦ June 2017

## Why Pay More to Finance an RV or Boat? Not at FirstCCU!!!



FirstCCU is the only local lender that prices our RV loans at the same rate as our car loans. If you look around you will find most area lenders charge twice as much for an RV loan. That means you pay TWICE as much interest. Who wants to do that?? These great rates apply to Cycles, Travel Trailers, Boats, ATVs & UTVs, Snowmobiles and Compact/Utility Tractors.

**Already have a loan? Refinance it at FirstCCU!!!**



## Why Are You Holding My Check!?

FirstCCU always strives to provide the best possible service and protections to our members. This means that on occasion we will need to place a hold on a check that has been deposited.

Typically this occurs when the check being deposited is significantly larger than the normal activity in the account. Generally holds range from 3 to 11 days. Members sometimes ask us to call and verify the check. Unfortunately, most financial institutions no longer verify checks and when they do, there is no guarantee that the funds will be there when the check tries to clear.

**How do I avoid this situation?** It's very simple, have the money direct deposited. All direct deposits are available as soon as they are deposited. So if you are getting a settlement or pension payout, tell them you want the money direct deposited. The credit union is happy to answer any questions you might have.



**FirstCCU Lead Sponsor for the 2017 Dirty Dash!!**

FirstCCU is excited to again sponsor the Beloit Dirty Dash. Last year was the second year for the Dirty Dash and it was an overwhelming success. Hundreds of kids had a blast getting dirty with the blessing of their parents and this year will be even bigger and better!!

Join us on Saturday August 19th as we sponsor the 3rd Annual Beloit Dirty Dash at Big Hill Park! Each entry includes: a loop around the Dirty Dash Course, a Dirty Dash t-shirt\*, bandanna, a coupon for a free paddle boat ride at Riverside Park, one concession coupon and a Beloit Snappers ticket!

With four different age-tiered courses its guaranteed your kids (age 4-18) will have a blast getting muddy! Get your registration form today from the credit union or print a copy off our website ([www.firstccu.com](http://www.firstccu.com)).

As a FirstCCU member you can get \$5 off by using promo code "FCCU5OFF2017".

\*Register by July 31st to guarantee a t-shirt. You do not need to be a Beloit resident to participate.

## Forgot Your Debit Card PIN or Want to Change It?



FirstCCU offers a wonderful service to help with your debit card PIN numbers. It allows you to dial into our system and set it to whatever you would like it to be. The number (1-800-567-3451) operates 24/7. All you need is your card and some basic account information. Simply call the number and the automated system will ask a couple of verification questions then you can make the number whatever you want. It's also handy if you think the wrong person might know the PIN number, you can simply call in and change it, it's that easy!!!

# 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 [firstccu.com](http://firstccu.com), contact us at 608-313-8900 or come by a branch to sign up or apply for these services.



## FirstCCU Has 5 ATM Locations!

FirstCCU has five convenient ATM locations. They are:

### Branch Locations

- ✓ 1702 Park Avenue, in Beloit  
Located in our Drive-up.
- ✓ 2701 N Pontiac Dr, Janesville  
Located in our Drive-up.
- ✓ 6079 E Riverside Boulevard,  
Rockford Located in our Drive-up

### Off Site Locations

- ✓ 51 South Main, Janesville located in the Rock County Courthouse.
- ✓ 707 8th Street in Monroe  
(Front Entryway Inside Piggly Wiggly)



## FirstCCU Now Has 5,000+ Branches, *Kinda*

Shared branching allows you to access your money, make a loan payment and so much more at over

5,000 shared branch locations nationwide.

It's super easy to use. Simply go to <http://www.sharedbranching.org/> and find a shared branch location close to your vacation or business destination. You just need your ID and your FirstCCU account number.

That's it, super simple. Remember that if you have friends visiting and they're credit union members they can probably make a withdrawal or deposit here too. Now that's convenient!!



## New Home in Your Future? Let FirstCCU Help

First Community offers free mortgage pre-qualifications which allows you to know exactly how much house you can afford and shows the Realtor that you're a serious buyer. Rates have been at historically low levels but there's no guarantee they will remain that way. Call 1-800-828-5923 today to get the process started and to lock in your low fixed rate.