

# 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 Rockford Janesville Monroe Toll-Free 1-800-828-5923 December 2017*

With your debit card, you can use signature or PIN and there is no longer a transaction limit!!

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**Open a FREE Checking Account and get \$100 plus a chance to win an iPad\***

***Free Checking includes:***

- No Monthly Service Fee
- No Minimum Balance
- FREE Online & Mobile Banking
- FREE Nationwide ATM Transactions
- FREE Nationwide Shared Branching
- Overdraft protection options, including Overdraft Privilege Program (ODP)

\*Offer valid 10/1/17 - 12/31/17. Account must be open for 90 days and requires direct deposit, debit card and E-Statements to be eligible for cash and prizes. The \$100 cash reward will be credited to your checking account in the month following the 90 days after account opening. Offers are subject to change or withdrawal without notice. Some restrictions apply. Some eligibility limitations apply. Overdraft Privilege Program (ODP) is not a loan or a line of credit and is only available to accounts that meet the necessary qualification criteria. Federally insured by the NCUA.

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Need a little extra cash for the holidays? Defer your December loan payment. It's super easy to apply. You can stop by any branch to fill out and sign a deferral form or we can either email or fax the form to you or you can download it from our website. Once the signed form is received, it will be reviewed by our loan department.

The deferral will apply only to the December loan payment.

Loans must meet normal underwriting standards to qualify for this program. Offer excludes real estate loans and credit cards. Normal interest charges continue to accrue. FirstCCU will only notify people after the deferral has been reviewed.

# Happy Holidays!

**Holiday Hours 2017** - We will be closed on Thanksgiving November 23rd, Christmas Day December 25th, New Years Day January 1, 2018.

## Youth Savings Accounts

**1.10%** APY

- No Fees
- \$5 Deposit to open
- Ages birth to 21



## 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
- Kwik Cash Overdraft Protection Line of Credit (Subject to fees + interest)
- Overdraft Privilege Program (ODP) (\$32 Paid NSF Fee per item)



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

**WHAT IS OVERDRAFT PRIVILEGE PROGRAM (ODP)?** Overdraft Privilege Program (ODP) 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 limit depending on the type of account you have. You will receive a letter approximately 30 days after account opening, informing you that the Overdraft Privilege Program (ODP) has been activated on your account. You do not have the Overdraft Privilege Program (ODP) until you receive this notification. Even if you have overdraft protection, such as a transfer from another account, Overdraft Privilege Program (ODP) is still available as secondary coverage if the other protection sources are exhausted.

Visit our website [firstccu.com](http://firstccu.com), contact us at 608-362-9077 or come by a branch to sign up or apply for these services.

## Annual Holiday Loan Special 5.99% Rate!!



First Community is out to make your holidays a little brighter with the Home for the Holidays loan. It's easy to apply either in person or at [firstccu.com](http://firstccu.com). The loan amount is \$3,000 with a super low rate of 5.99%<sup>APR</sup>. Payments are very affordable at only \$92 per month. This special offer will only go through January 8, 2018 so apply today and spread some holiday cheer!!!

Valid thru January 8, 2018. Not valid on loans already financed at the credit union. Minimum credit score of 650 required to qualify for special rates. Loans subject to credit approval. Other restrictions may apply.