



# SECURITY+ CHECKING

SAFE . SMART . SECURE

» 90 DAY FREE TRIAL

**\$4.95 PER MONTH AFTER TRIAL PERIOD**  
*Maintain \$2,500 average balance  
and the monthly cost is waived<sup>4</sup>*

## Be Safer. Spend Smarter. It's Simple!

Security+ Checking makes it simple to keep your family finances safe and take advantage of smart discounts on financial services.



### ✓ CHECKING BENEFITS



Earn up to 1.50% APY<sup>1</sup> on Balances up to \$2,500<sup>2</sup>



**ATM Refunds up to \$10 per Month<sup>3</sup>**

Receive refunds on fees incurred on non-FirstCCU ATM transactions nationwide up to \$10 per month



**Loan Discounts<sup>5</sup>**



**2 Free Boxes of Checks per Year**



### Comprehensive Identity Theft Resolution Service

- A dedicated fraud specialist is assigned to manage your case
- Experienced recovery professionals will handle the recovery process until your identity is restored



### Cellular Telephone Protection<sup>4</sup>

- Cellular phone bill must be paid through this account
- Covers first four phones listed on the cell phone bill
- Covers damage or theft
- Up to two claims per year
- Up to \$400 per claim
- \$50 deductible per claim



**24/7 Access** to your account through online Home Banking & the FirstCCU mobile app

**DOWNLOAD THE FIRSTCCU MOBILE APP**



1 Annual Percentage Yield. APYs accurate as of 5/1/2020. 2 For new checking accounts, defined as the member not having a checking account within the last 12 months, balances \$2,500.00 or less the APY received will depend on the number of debit card transactions posted during the statement cycle. If 15 or more debit card transactions are posted during the statement cycle the APY is 1.5%. If less than 15 debit card transactions are posted during the statement cycle the APY is 1.00%. Balances of \$2,500.01 and higher earn 0.10% APY. Qualifying transactions must post to and clear account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and clear an account. "Qualification cycle" is equal to one calendar month or first day of the current statement cycle through the last day of the current statement cycle. ATM transactions do not count as qualifying debit card transactions required to earn rewards, but any retail debit card transaction does (PIN-based or signature-based). Membership eligibility required with \$5 pledge in savings. 3 If qualifications are met each monthly qualification cycle: Domestic ATM fees incurred during the qualification cycle will be reimbursed up to a \$10 maximum credited to the account on or about the 5th day of the next month. 4 Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. 5.50% discount on certain loans with preferred member pricing. Other credit qualifications may apply, see MSR for details.

**Insurance products are not a deposit; not NCUA insured; not an obligation of credit union; and not guaranteed by credit union or any affiliated entity.**



## SECURE YOUR PEACE OF MIND

Peace of mind. It's one of the most important benefits a financial institution can provide.

With unrivaled security and smart savings – it's simple! With **Security+ Checking** it's easier to protect your finances, save money and enjoy your life. That's something you can count on.

### SECURITY+ CHECKING FEATURES

### BENEFIT TO YOU

Earn up to 1.5% APY<sup>1</sup> on Balances up to \$2,500<sup>1</sup>

Earn up to 1.5% APY<sup>1</sup> interest with dividends paid monthly on checking account balances up to \$2,500.

ATM Refunds up to \$10 Per Month<sup>2</sup>

Receive refunds on fees incurred on non-FirstCCU ATM transactions nationwide, up to \$10 per month<sup>2</sup>.

Cell Phone & Tablet Protection<sup>3</sup>

Covers up to \$400 of replacement or repair costs if stolen or damaged; up to 2 claims per year; \$50 deductible covers first 4 devices listed on cell bill<sup>3</sup>. *Cell bill must be paid through Security+ Checking*

\$10,000 in ID Theft Protection

Receive up to \$10,000 to help pay expenses, clear your name, and repair damaged credit, should you become the victim of identity theft.

Fraud Prevention & Resolution Services

Should you suffer identity theft, your very own consumer fraud specialist will help you every step of the way until your identity is restored.

Unlimited eBanking Services

24/7 access to your accounts via FirstCCU Mobile App, Online Home banking & Bill Pay.

2 Free Boxes of Checks Per Year

Write as many checks as you want and receive 2 free boxes of checks per year.

Overdraft Protection<sup>4</sup>

Overdraft protection options available, including Overdraft Privilege Program (ODP)<sup>4</sup>.

Loan Discounts<sup>5</sup>

Receive exclusive FirstCCU loan offers and discounts.

**Insurance products are not a deposit; not NCUA insured; not an obligation of credit union; and not guaranteed by credit union or any affiliated entity.**

<sup>1</sup>Annual Percentage Yield. Refer to our Truth-in-Savings disclosure for full details on product requirements and terms. <sup>2</sup>If qualifications are met each monthly qualification cycle: Domestic ATM fees incurred during the qualification cycle will be reimbursed up to a \$10 maximum credited to the account on or about the 5th day of the next month. <sup>3</sup>Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. <sup>4</sup>Overdraft Privilege Program (ODP) is not a loan or a line of credit and is only available to accounts that meet qualification criteria. <sup>5</sup>50% discount on certain loans with preferred member pricing. Other credit qualifications may apply, see MSR for details. **Federally insured by the NCUA**