











## SECURITY+ CHECKING BENEFITS

## ANNUAL VALUE\*

|  |       |
|--|-------|
|  Earn up to 3% APY <sup>1</sup> on Balances up to \$2,500 <sup>2</sup> | \$75  |
|  ATM Refunds up to \$10 Per Month <sup>3</sup>                         | \$120 |
|  Cell Phone & Tablet Protection                                       | \$150 |
|  \$10,000 in ID Theft Protection                                       | \$360 |
|  Fraud Prevention & Resolution Services                                | \$250 |
|  Credit File Monitoring*   | \$180 |
|  Travel & Leisure Discounts*  | \$250 |
|  Shopping Rewards™ (online only)*                                    | \$150 |
|  Health Discount Savings   | \$120 |
|  2 Free Boxes of Checks Per Year                                     | \$50  |

Estimated Value Over **\$1700**

➔ **ALL OF THESE BENEFITS FOR ONLY \$4.95 PER MONTH**  
*Maintain \$2,500 average balance and the monthly cost is waived*

<sup>1</sup>Annual Percentage Yield. APYs accurate as of 1/1/2020. <sup>2</sup>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 3.00%. 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. <sup>3</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. \*Registration and activation required. Refer to Guide To Benefits for complete details of coverage. Estimated annual costs are based on current market price for comparable products. Individual costs may be different. Refer to our Truth-in-Savings disclosure for full details on product requirements and terms. 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.



## SECURITY+ CHECKING FEATURES

## BENEFIT TO YOU

Earn up to 3% APY<sup>1</sup> on Balances up to \$2,500<sup>2</sup>

Earn up to 3% 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>3</sup>

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

Cell Phone & Tablet Protection

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. *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.

Credit File Monitoring\*

Daily credit file monitoring and automated alerts of key changes to your Experian credit report. Alerts are sent via email or text message. *Registration and activation required.*

Travel & Leisure Discounts\*

Discounts from local/national businesses redeemable online or from your mobile device giving you instant savings anywhere, and anytime. *Registration and activation required.*

Shopping Rewards™ (online only)\*

Exclusive offers and discounts at thousands of online retailers. Receive cash back towards future purchases or paid directly to you. *Registration and activation required. Online only.*

Health Discount Savings

Receive savings on prescription, vision, and dental services. This is NOT insurance. *Registration and activation required.*

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

Overdraft protection options available, including Overdraft Privilege Program (ODP)<sup>2</sup>.

Shared Branching Services

Free access to your account via over 5,600 shared branching credit union locations nationwide.

**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.**

\*Registration and activation required. Terms and conditions apply. Refer to Guide To Benefits for complete details of coverage. <sup>1</sup>Annual Percentage Yield. Refer to our Truth-in-Savings disclosure for full details on product requirements and terms. <sup>2</sup>Overdraft Privilege Program (ODP) is not a loan or a line of credit and is only available to accounts that meet qualification criteria.

Federally insured by the NCUA