



Security+ Checking Benefit	Estimated Annual Value*
Earn up to 10% APY ¹ on Balances up to \$2,500 ²	\$250.00
ATM Refunds up to \$20 per month ³	\$240.00
\$10,000 in ID Theft Protection	\$360.00
Fraud Prevention & Resolution Services	\$250.00
Credit File Monitoring*	\$180.00
Cell Phone & Tablet Protection	\$150.00
Travel & Leisure Discounts*	\$250.00
Shopping Rewards™ (available online only)*	\$150.00
Health Discount Savings*	\$120.00
2 Free Boxes of Checks per year	\$50.00

Security+ Checking Estimated Annual Value Totals \$2,000.00

**All of these benefits for only \$4.95 per month
 Maintain \$2,500 average balance and the monthly cost is waived**

¹Annual Percentage Yield. APYs accurate as of 8/1/2019. ²For 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 30 or more debit card transactions are posted during the statement cycle the APY is 10.00%. If 15-29 debit card transactions are posted during the statement cycle the APY is 5.00%. If 14 or less debit card transactions are posted during the statement cycle the APY is 2.00%. 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. For existing checking accounts, defined as the member having a free basic checking account or a checking account that was closed 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 30 or more debit card transactions are posted during the statement cycle the APY is 5.00%. If 15-29 debit card transactions are posted during the statement cycle the APY is 2.50%. If 14 or less 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. ³If qualifications are met each monthly qualification cycle: Domestic ATM fees incurred during the qualification cycle will be reimbursed up to a \$20 maximum credited to the account on or about the 5th day of the next month.

*Registration and activation required. Terms and conditions apply. 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.



Security + Checking Account Feature	Benefit To You
Earn up to 10% APY on Balances up to \$2,500	Earn up to 10% APY ¹ interest with dividends paid monthly on checking account balances up to \$2,500.
ATM Refunds up to \$20 per month	Receive refunds on fees incurred on non-FirstCCU ATM transactions nationwide, up to \$20 per month.
\$10,000 in ID Theft Protection	Identity Theft Expense Reimbursement Coverage means you 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	Comprehensive Identity Theft Resolution Services means 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/activation required)
Cell Phone & Tablet Protection	Covers up to \$400 of replacement or repair costs if cell phone or tablet is stolen or damaged; up to two (2) claims per year; \$50 deductible; covers first four (4) devices listed on cellular bill. (Cellular bill must be paid through the Checking Program Account)
Travel & Leisure Discounts*	Discounts from local and national businesses which you can redeem and print coupons online or access discounts from your mobile device giving you instant savings anywhere, and anytime. (Registration/enrollment required)
Shopping Rewards™ *	Access exclusive offers and discounts at thousands of leading online retailers and receive cash back to use towards future purchases or paid directly to you. (Registration/activation required. Available online only)
Health Discount Savings*	Receive savings on prescription, vision, and dental services. (Registration/activation required) This is NOT insurance.
Unlimited E-Banking Services	24/7 access to your accounts via FirstCCU Mobile App, Online Homebanking & Bill Pay.
Unlimited Check Writing/2 Free Boxes of Checks	Write as many checks as you want and receive two (2) free boxes of checks per year.
Overdraft Protection	Overdraft protection options available, including Overdraft Privilege Program (ODP) ² .
Shared Branching Services	Free access to your account via over 5,600 shared branching credit union locations nationwide. www.co-opcreditunions.org

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.

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