

The First Community Insider

Celebrating 80 Years of Member Service ♦ www.firstccu.com ♦ jkgill@firstccu.com

Beloit ♦ Rockford ♦ Janesville ♦ Monroe ♦ Toll-Free 1-800-828-5923



Don't Have a FCCU Platinum Credit Card? Check Out These Benefits!!!

- ♦ Introductory rate of 3.99% APR for the first 12 months*
- ♦ Earn points on every purchase to redeem for electronics, vacations, etc!
- ♦ Plus with the ScoreMore Network you can earn bonus points at participating online and in-store retailers. Some will reward you when you shop online and others when you shop in-store—some even reward you for both!

- ♦ Fixed rates as low as 9.99% APR ♦ No Annual Fee ♦ No Balance Transfer Fee ♦ Local service—make your payments at any branch location ♦ Applications are available at and branch office or online at firstccu.com

This card has been designed with your convenience in mind. Why be trapped by other cards high annual fees, high interest rates and balance transfer fees?? Switching cards can save you money!!

Rate of 3.99% adjusts to standard fixed rate after promotional period ends. Subject to credit approval.

Rate does depend on your credit score. See your member service representative for further details.

Check Out Our CD Rate Bump Loyalty Special!!!

Amount of Additional Funds Added	Rate will be increased by
\$5,000 – \$9,999	.05%
\$10,000 – \$19,999	.10%
\$20,000 – \$29,999	.15%
\$30,000 – \$39,999	.20%
\$40,000+	.25%

Do you have a CD coming due this year? Take advantage of our Rate Bump Loyalty Special. You can qualify to bump your rate up by adding new deposit funds to your existing CD. For example: If you have a \$10,000 CD maturing and the current rate is .75% APY you can increase this rate by adding new money to the CD. If you were to add an additional \$20,000 that would increase your rate by .15%. So your final CD would be for \$30,000 and have a rate of .90%. See the table at the left for details.

*Must deposit an additional \$5,000 or more to qualify for rate increase. The maximum a rate can be increased is .25%. Funds pulled from other FirstCCU accounts do not qualify.



Thank You for the Support of Our Record Setting Holiday Fundraiser!!

Annually, FCCU has a holiday fundraiser. Members and staff are invited to donate money and place a holiday ornament on the tree. Over \$5,000 was donated and all of the money collected along with a FCCU corporate donation was given to these worthy community organizations ECHO (Janesville), Caritas (Beloit), Green County Food Bank (Monroe) and Walter Lawson Childrens Home (Rockford). The credit union has also been a collection point for the Salvation Army's

Angel Tree program. This year we again collected over 100 toys to make some children's holiday a little brighter. We thank all the members who have so graciously donated gifts and money.

Account Alerts CHECKING -- Checking

Enter information below to setup or change alerts on the selected account.

For account notify me when...

My account balance is below \$ _____ or is above \$ _____

A direct deposit over \$ _____ has posted to this account.

A deposit over \$ _____ has posted to this account.

An ATM withdrawal or Debit transaction exceeds \$ _____.

A check/draft has cleared for more than \$ _____.

A withdrawal exceeds \$ _____.

Insufficient funds cause overdraft protection to occur.

Insufficient funds cause a courtesy pay to occur.

Balance Reminder

Of my balance On starting on _____ (mm/dd/yyyy).

OK Check/Draft Alert

E-Alerts SUPER Easy!!

As part of our new home banking platform, we have added an E-Alerts system. The system is designed to provide the information that you need to keep track of your account.

Here are some helpful hints:

1. Once you log into the system simply select the self service tab.
2. Go to alerts on the lower left hand side.
3. Select the account that you want to receive alerts on in the upper green border.
4. Note different alerts are available based on whether accounts are checking or savings accounts.

5. Check box in front of the alert you are interested in and fill in the dollar amount if appropriate.
 - You may set up multiple alerts at the same time.
6. When you are done, click the OK button on the bottom of the screen.
 - Remember it will take up to 24 hours for the alerts to become active.
 - You can login in at any time to stop or modify any alert. The same 24 hours period applies.
 - If you have enabled our mobile app, you can send the Alerts as both email and SMS text message.
 - The service is 100% free of charge.

The system is designed to help you monitor your account. Alerts include:

- Account balance above or below a certain amount.
- A direct deposit made over \$XXXX
- Deposit made over \$XXXX
- An ATM deposit or withdrawal over \$XXXX has been made.
- Check cleared for over \$XXXX
- ***Many more!!!***

How is Your Nest Egg Looking??



First Community Credit Union offers great rates on IRA CDs and passbook IRA accounts. IRA season is underway, stop in and see how we can help! Remember that FCCU does not charge any maintenance fees on our IRA accounts! We also offer a wide array of non-IRA investments including CDs and two types of money market accounts. All of these investments pay some of the highest rates in the Stateline!!!!



Suggestions?

Our goal is always to always provide the best possible products and services to our members. For that reason, we always value the comments of our members. I invite you to email me direct with any comments,

questions, concerns or compliments you may have.

My email address is jkgill@firstccu.com.

Sincerely, Jack Gill, President



Looking to Save up to \$100 per Year?

Look at FCCU's bill pay product. It's 100% free as long as you pay one bill per month. By using this service you save on the cost of check, envelopes and postage. That can easily add up to over \$100 per year. Find more information at <https://firstccu.com/online-banking/e-banking/>