

The First Community Insider

*Celebrating 83 Years of Member Service ♦ www.firstccu.com ♦ jkgill@firstccu.com
Beloit ♦ Rockford ♦ Janesville ♦ Monroe ♦ Toll-Free 1-800-828-5923 August 2016*



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?

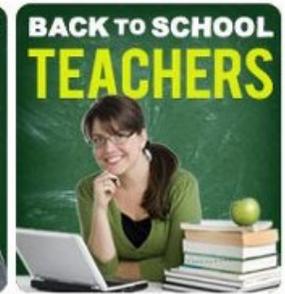
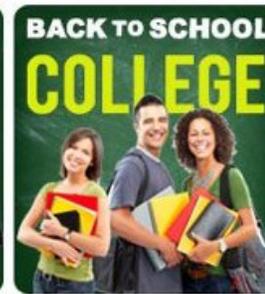
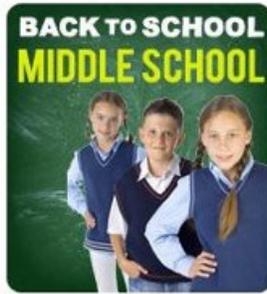
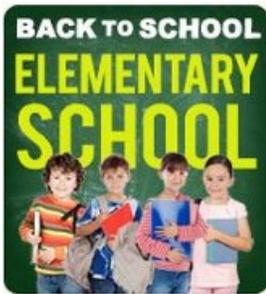
The choice is yours. Consider these ways to cover overdrafts:

- Overdraft Protection Link to Another Deposit Account you have at FirstCCU
- Overdraft Protection Kwik Cash loan (Subject to fees + interest)
- Overdraft Privilege (\$32 overdraft fee per item)

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

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

Heading Back to School? Take an FCCU Youth Account Along!



First Community has offered youth accounts for many years, we are now approaching our 1,500th youth account. As we approach back to school time, we thought it was great time to remind parents and student about our totally free youth accounts. The accounts have three different tiers and range from birth to age twenty-one. The younger accounts emphasize getting started savings by making it fun. The teen saver account provides information to the students dealing with saving and budgeting. The graduate saver account includes a checking account, with a debit card as well as the ability to transition into a full featured adult account. Your graduate savers will also love our free mobile app that makes account access simple. For kids going away to school, don't forget that FCCU is a member of the credit union shared branching network. Your student can withdraw or deposit at over 6,000 credit union locations nationwide.

**Want Account Information When You Want It?
Download Our Mobile App - 24 Hour Real Time Account Access!
More Info at www.firstccu.com**



New Holiday Club Season Starts on October 1.

It's super easy to put a small amount away every pay period and watch it grow. \$10 a week will give you over \$520 next year to help with the holiday gift expenses.

Simply stop at any branch location to get started!!

CheckFree®

Did you know that FirstCCU offers state of the art bill pay through CheckFree, the national leader in bill payment and presentment. It's super easy to pay a one-time bill, add a recurring bill or even receive your bill electronically. Best of all it's free to use. No stamps, envelopes or checks to buy. That can add up to over \$100 in savings on an annual basis!! CheckFree also stands behind the delivery of your payment. Most are delivered electronically so there is no more having payments lost in the mail. For more information or to sign-up simply visit our website at firstccu.com and click on the E Banking link to get started.



Kyle Breitzman

Kyle's Korner

Jennifer opened her mailbox and looked inside to see what today's "harvest" would yield. The usual. A few bills, some credit card offers, grocery coupons, and . . . "Uh Oh," she said to herself. There near the bottom of the stack was a familiar-looking over-sized envelope. It was her 401k statement coming for its quarterly visit. She withdrew back to her house and opened the statement.. "Great," she said sarcastically.

"Negative-Five-Point-Six percent." Jennifer was never a star math student or a financial wizard, but she knew "Negative-Five-Point-Six percent" was not good.

Jennifer is frustrated with the performance of her 401k. She knows that to make money you have to take some risk, but she's tired of seeing her account balance go down. It's like the more she works, the further away from retirement she gets.

"Do I need to make changes to my 401k? Is there something that will give me a fair return (whatever that is)? Are there safer investments to consider? What is this all mean for my retirement?"

Everybody has their own story and most people know they could be making better, tax-smart financial choices. However, stress, uncertainty, and confusion often get in the way of good decisions.

At First Community Credit Union, we are committed to helping all of our members with life's more challenging questions. That's why we are proud to offer NO COST, NO OBLIGATION Financial and Tax Planning to all of our members. Call Kyle at 262-827-1500 to see how he can help you!

Have You Tried FCCU E-Alerts?



If you have never tried our E-Alerts program you are missing an extremely important fraud detection tool. We recently had a member who got an E-Alert on a Sunday afternoon which showed a \$2,000 item was trying to clear her account.

After receiving the alert, she immediately called the 24 hour fraud hotline and was able to stop the transactions and shut off the card. That's a real life example of how E-Alerts can protect your money.

It's easy to setup an E-Alert that will capture a certain dollar amount, a transaction over a dollar amount, low balance, check clearing and much more. You can even set it up so a message is sent when your payroll or direct deposit goes into your account. The best part is that E-Alerts are free to setup and use. They can also be turned on and off at anytime. Simply log into home banking and select service and alerts.