

The First Community Insider

Celebrating 78 Years of Member Service ♦ www.firstccu.com ♦ jkgill@firstccu.com
Beloit ♦ Machesney Park ♦ Janesville ♦ Monroe ♦ Toll-Free 1-800-828-5923



Frustrated by Other Institutions Account Requirements and Changes?

Many institutions are changing account requirements, requiring complicated relationship pricing **NOT** at First Community Credit Union. When we say free checking we **MEAN** free checking! We believe that you should feel comfortable with the financial institution that you choose to do business with. That means not having to search every advertisement to see if the rate advertised is really the rate you will get or look for any hidden service charges. Who wants to do business like that?

Other institutions are making changes that are inconveniencing their customers with new complicated technology that even they cannot figure out! How would you like to go into your financial institution and have them tell you that they can't find your account? FCCU wouldn't do that! When we make a system change we value the effect that the change will make on our members lives and make every effort to minimize any disruptions.

When it comes to choosing a financial institution to trust with your money, please consider First Community Credit Union of Beloit, with offices in Beloit, Janesville, Monroe and Rockford we are honest and up front about the products and services we provide as well as their cost!

Protect Your Checking Account By Opting In or Increasing Your Limit!

By opting in you simply allow us to process debit transactions like any other overdraft. There is **NO COST** to sign up for this protection. You are only charged if an overdraft occurs. This is a wonderful protection should there be a mistake with your checking account. To enable this protection simply complete the opt in form then fax, email or drop it off at the credit union. Unfortunately, we can't help you without the completed form!

We have also increased the maximum overdraft limit from \$450 to \$750. All new accounts will have a limit of \$450. Members can then apply to have the limit increased at the discretion of the credit union. We authorize and pay overdrafts resulting from checks, ACH, and recurring debit card transactions. We will also pay normal debit card transactions if the member has opted into the program. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined and a returned check fee of \$29.50 will be charged.

Forms at any branch office or firstccu.com

Attention Youth Account Members **WIN a \$50 GIFT CARD!**



We're giving away a gift card at every branch this month. Just stop in and verify your account information and we'll give you an entry form.
Enter before January 30th for your chance to win!

Contest is only open to youth account members. One entry per member. Members under age 18 should obtain parent's permission to enter. See branch for complete rules.

Looking for a New Career Challenge?

Visit firstccu.com and look at the very top of the page. There you will find the careers link. Click that and you can download an employment application. It's super easy and you can scan it back, mail it or drop it off at any branch location.



Holiday Fundraiser Provides Support for Local Food Banks, Thank You for Your Support!

Each November a bare holiday tree is put up in the lobby of each office. Members then have the ability to “purchase” bulbs to place on the tree with all of the money donated to local food Pantries. This year First Community Credit Union is matching member donations dollar for dollar to increase the good that we can do. This year all of the offices also hosted a Angel Tree from the Salvation Army. The tree allowed members to take an angel and purchase a gift for a needy child. A total of more than 100 gift items were given to the Salvation Army for this worthy cause. The credit union would like to thank all who donated.



Business Owners Tired of the Big Bank Fees?? Check Out FCCU's Business Services!!

You've heard the old saying “there's no such thing as a free lunch”. That is especially true when you look at business checking accounts. The vast majority of business checking accounts charge you a fee to deposit, a fee to withdraw, a fee to have a check clear, as well as minimum balance requirements and maintenance fees. To add insult to injury they don't pay you interest, most give you an earning credit which you can use to offset all those fees but if it's more than the fees they pay you

NOTHING. FCCU has long valued our members that have businesses. Our business checking is simple, maintain a \$250 balance or there is one \$5.00 fee for the month. There are no per item charges, no strap charges, no charges for depositing checks and you earn actual interest that is credit directly into your account. There's no earnings credit mumbo jumbo. The interest you earn is deposited monthly.

We also offer our business members bill pay services and our mobile touch banking application.

Have extra funds you are looking to invest? Open a money market account. Our rates are significantly higher than most bank and again there is only \$1,000 minimum balance and a small \$5.00 charge if you fall below the minimum. That's it. Running a business is tough enough, you shouldn't lose your hard earned income to bank fees!!!! See it all at <https://firstccu.com/business-accounts>



Our members get a discount on their Sprint cell phone bills!

Looking for a good reason to switch your wireless company? How about this - credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a 10% discount on select regularly priced Sprint monthly data service
- Have your activation fee on new lines waived (\$36 savings)
- Have your upgrade fee waived (\$36 savings)

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. Mention Corporate ID: NACUC_ZZM.

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