



What makes First Community Credit Union different? First Community is different from other financial institutions because its members actually own the credit union and govern it through a voluntary Board of Directors. These unique factors, combined with a not-for-profit status, allow First Community to offer more affordable financial products and provide more helpful, personal service than other financial institutions.

Share Accounts

Since credit unions focus on saving, a Share (savings) Account is required for your credit union membership. Simply maintain \$1 in your Savings Account to establish membership. You will start earning dividends when your balance exceeds \$100. Our Youth Saver's Account allows individuals age 18 and under to earn dividends on balances greater than \$25.

We also offer a Secondary Share (savings) Account to help you save for special occasions. It also starts earning dividends when your balance exceeds \$100.

Christmas & Vacation Club

These accounts are the perfect way to budget for the extra spending you do at Christmas or on vacation. You can contribute a small amount to these accounts on a regular basis, earn dividends and have the funds automatically deposited into your savings before the holiday or vacation season.

Direct Deposit/Payroll Allocations

Your paycheck can be automatically deposited into your credit union checking account the morning of payday (if your employer offers this service). Or you can specify an amount to be automatically deposited into any of your First Community accounts.

Checking Accounts

Checking I

This account has no maintenance fee. Ever. And requires no minimum balance.

First Rate Checking

First Rate Checking rewards you for doing what you already do! Receive an above market APY on your account balance if you meet the requirements each month. Plus, get up to \$25 of ATM fees refunded each month. To qualify for the reward rate and ATM fee refunds, just meet the following requirements each month: a minimum of 25 debit card transactions, one direct deposit or ACH debit/credit and receive eStatements. If you don't meet the requirements, you can still earn interest on your balance. There are no fees on Travelers checks and cashiers checks. Plus, if you also have direct deposit, you'll get a \$350 discount on any first mortgage closing costs and .25% APR discount on any consumer loan once per year.

Cashback Checking

Cashback Checking rewards you for doing what you already do! Receive 1.00% cash back on the first \$1,000 in debit card purchases (up to \$10 per month, \$120 max per year.) if you meet the requirements each month. To qualify just meet the following requirements each cycle: a minimum of 30 debit card transactions post to your account, one direct deposit or ACH debit/credit and receive eStatements. If you also have direct deposit, you'll get a \$350 discount on any first mortgage closing costs and .25% APR discount on any consumer loan once per year.

College Checking

This absolutely free checking account is designed especially for students age 18 to 24. They can take advantage of free checking with many extras, including five free ATM transactions a month.*

Debit Cards

Our debit cards are accepted by over 12 million Visa merchants worldwide. Purchase amounts come directly out of your checking account. Because the debit card also functions as an ATM card, you can make deposits (at First Community and CO-OP Network machines that accept deposits) or make withdrawals at thousands of ATMs worldwide.

Instant-Issue with Picture Debit

Our Visa® debit card can be issued instantly to you at any First Community branch while you wait. You can choose our signature, Red card or select an image for your card from our photo gallery. You can also personalize your card online by adding your favorite photo to create your very own Picture Card!

Loan Services

You'll get the best loan rates at your credit union. We offer great deals on:

- New/used car loans
- Personal loans
- Boat, Motorcycle, RV & ATV loans
- Home equity loans
- Mortgage loans and more!

Ease of Repayment

Repay your loan through automated checking account transfers or electronically debit your account at another financial institution to make payments at the credit union. With automated payments you'll save

time and money.

You can also make regular deposits from another financial institution to your credit union savings, checking, club accounts and more! (If the other financial institution offers this service.)

Credit Cards

You can't beat the savings offered with our credit cards. You'll enjoy the convenience of using your card at millions of locations worldwide. We offer a variety of Visa cards and also have a Mastercard option as well.

Investment Opportunities

Your credit union offers a variety of investment opportunities including Certificates of Deposit, Individual Retirement Accounts and Health Savings Accounts. We also offer a Coverdell Education Savings account and Money Management account.

Our Premier Money Management account is a variable-rate deposit account that's best for large depositors wanting liquid funds and check-writing privileges.

Investment Services

Investment Services at First Community makes available a wide variety of insurance and investment products that complement those offered by First Community. The program can provide a package of protection and asset accumulation products that can help meet your personal financial objectives.

Telephone Teller

Obtain rate information, account information, make account transfers, obtain payoff information and get your account history via a touch tone phone. *Phone number listed under Contact Us.*

Member Service Center

For assistance opening an account, making changes to an existing account or other account-related inquiries you can reach a Member Service Representative by phone or via chat Monday-Friday 8 a.m. to 7 p.m. and Saturday 8:30 a.m. to 12:30 p.m.

Business Services

Business Checking

Choose from Small Business Checking, Business Plus Checking and Business Analysis Checking. All business checking account holders can take advantage of merchant processing services, business debit card, night deposit and business bill pay.

Business Loans

We offer a wide variety of business loans to meet every business owner's needs. We offer:

- Lines of credit
- Credit cards
- Vehicle loans
- Equipment financing
- Pledge loans
- Commercial real estate
- Unsecured term loans

Online Services

Check out First Community information from your home, office or mobile device! Learn about products and services, access current rates and yields, open accounts, apply for loans and much more. Access our site at www.firstcommunity.com.

Internet Banking & Bill Pay

Access your accounts anywhere, anytime, on any device! First Community's Online and Mobile Banking products make it convenient to access your account history, transfer money, make payments, check balances, pay other people money using POPMoney, manage your personal finances using FinanceWorks, view cleared checks and manage your Purchase Rewards offerings. Our SmartWatch app for iPhone and Android allows you to instantly check your balance and keep up to date on your spending. You can download the iPhone, iPad and SmartWatch from the iTunes store, and the Android apps from the Google Play® store.

Apple Pay™

Use Apple Pay and your First Community cards with iPhone 6 or higher to pay at participating merchants without swiping your card, and within apps without entering payment and contact information. Just pay with a single touch of your finger using Touch ID™.

CardNav

Real-time control over your First Community debit cards through your smartphone or tablet. CardNav adds another level of security to your debit cards by letting you decide how and when they can be used. It alerts you when specific transactions take place, based on the criteria you have set. You can even use CardNav to set personal spending limits to help you stay within your budget goals.

Eligibility

Any employee of a company or member of an association that is in First Community Credit Union's field of membership may join.

Any family member of a current member may join. This includes spouses, children, grandchildren, siblings, parents and grandparents.

Anyone who lives and/or works in:

- St. Louis County
- St. Louis City
- St. Charles County
- Jefferson County
- Warren County
- Franklin County
- Illinois Counties of Madison, Monroe, St. Clair

Contact Us

Credit Card Services

636-728-3360
800-610-0791

Member Service Center

636-728-3333
800-767-8880

Mortgages

636-728-3380
888-642-7969

Lending

636-728-3330
800-905-7585

Telephone Teller

636-728-3300
800-843-0769

First Community
For all your **Savings** and all your **Loans**.

*\$1 share deposit required. Must qualify for membership. All accounts insured up to \$250,000.00 by the NCUA, National Credit Union Administration, a U.S. Government Agency. Equal Housing Opportunity Lender. First Community Credit Union NMLS ID# 684198. *First Community will waive the foreign ATM fee for five transactions per month with the College Checking account. After that, the fee is \$1 per transaction at non-First Community ATMs. The owner of the ATM may assess a fee for using their machine.*

