

Checking Accounts



At First Community we believe you should never pay a monthly fee for a checking account or a debit card. And a really good checking account pays you rewards—like cash back or a high rate of interest—just for using the account.



Checking Account Features

Debit Cards

Our Visa® debit cards are accepted by over 12 million merchants worldwide, and 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!

ATM Transactions

Use your debit card at any ATM nationwide! First Community will refund up to \$25 of your domestic ATM transaction service charges per monthly statement cycle for First Rate Checking account holders.♦

Discount on Consumer Loans

First Rate and Cashback Checking Account holders who have direct deposit receive a .25% discount, once per year, on all consumer loans. Excludes refinances of First Community loans.♦♦

Discount on Mortgage Closing Costs

First Rate and Cashback Checking Account holders who have direct deposit receive \$350 ♦♦ off closing costs on any first mortgage closing.

First Community offers a variety of loan options to choose from including fixed rate mortgages and adjustable rate mortgages. Available only in MO and IL.

Visa Gift Cards

Visa Gift Cards are the perfect gift for any occasion! They can be used anywhere Visa is accepted. You can load a minimum of \$10 and up to \$1,000 on First Community's Visa Gift Card. See current Service Charges disclosure for pricing.

Overdraft Features

Overdraft Savings Protection and Line of Credit

Your credit union will automatically transfer money from your savings account to cover checks or debits when the funds are not available in your checking account. EFT overdraft service charges are \$2 per each item and no service charge to cover debit card purchases. You can also apply for an overdraft protection line of credit loan that allows you to transfer money when needed.***

Overdraft Privilege****

Rather than automatically returning non-sufficient funds items, we will consider payment of your item. You will be charged an insufficient funds service charge for accessing Overdraft Privilege, but we will pay the item. If your account is in good standing, you may become eligible for this service after 60 days of membership. Please refer to your account disclosure for information on this discretionary overdraft service.

Checking Accounts

First Rate Checking

Receive an above market APY on your account balance if you meet the requirements each statement cycle. Plus, get up to \$25 of your domestic ATM service charges refunded each calendar month. To qualify for the reward rate and ATM service charge refunds, just meet the following requirements each statement cycle: a minimum of 25 debit card purchases posted to your account, at least one direct deposit or ACH debit/credit, and receive e-statements. If you don't meet the requirements, you can still earn interest on your balance.

Cashback Checking

Our Cashback Checking Account pays you 1% on your debit card purchases up to \$10 per month. To qualify for the cash back just meet the following requirements each statement cycle: a minimum of 30 debit card purchases posted to your account, at least one direct deposit or ACH debit/credit, and receive e-statements.

Checking I

Checking I is our traditional checking account with no monthly maintenance service charge. Ever. And it requires no minimum balance. Plus Checking I has other great perks.

Features	First Rate Checking	Cashback Checking	Checking I
Dividends	Yes*	No	No
Cash Back	No	Yes**	No
Refunds on ATM	Yes♦	No	No
Minimum Balance Required	No	No	No
Monthly Service Fee	No	No	No
Minimum Deposit to Open	No	No	No
Discount on Consumer Loans	.25% APR**	.25% APR**	No
Discount on First Mortgage Closing Costs	\$350**	\$350**	No
Free Online Banking with Bill Pay	Yes	Yes	Yes
Free E-statements	Yes	Yes	Yes
Free CardNav	Yes	Yes	Yes
Free Mobile Banking with Mobile Deposit	Yes	Yes	Yes
Free Apple Pay	Yes	Yes	Yes
Unlimited Check Writing	Yes	Yes	Yes
Access to 30,000+ CO-OP ATMs	Yes	Yes	Yes

Contact Us

Member Service Center

636-728-3333 • 800-767-8880

Credit Union Call24 Line

636-728-3300 • 800-843-0769

Online Account Access

You can access your Checking account 24/7 at www.firstcommunity.com

FREE online banking benefits:

- Pay your bills
- Check your balance
- Obtain account history
- Transfer money between accounts
- Deposit checks remotely



\$1 share deposit required. Must qualify for membership. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. Equal Housing Opportunity Lender. First Community Credit Union NMLS ID# 684198.

*See Rate Sheet for current rates.

** If qualifications are met, you may earn up to 1.00% cash back on your debit card purchases (up to a maximum reward of \$10 per month).

***Overdraft protection line-of-credit loan is 12.95% APR as of 2/15/2018.

****If you opt in to this discretionary service, we may pay checks and other transactions made using your checking account number, including ACH items that would not have cleared otherwise due to insufficient funds, up to an approved amount. Additionally, you may elect to extend the service to your ATM and everyday debit card transactions. We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction. We generally will not pay an overdraft because you have exceeded the overdraft limit or have an outstanding balance that has not been repaid. Overdraft Privilege (ODP) service charge is \$27.50 per item paid. This is the same service charge as our insufficient funds fee. If three items are presented for payment in amounts of: \$40.00, \$150.00, and \$150.00 and your account has available funds in an overdraft protection line-of-credit loan, you would pay \$3.74 in interest if paid off in thirty days. In comparison, if you opt-in to ODP and ODP is used to pay the same three items, the account would be assessed a service charge of \$27.50 per item for a total cost to you of \$82.50 in service charges. The full amount of the overdraft balance plus related service charges will be due immediately but in no event later than 30 days from the date of occurrence.

♦ATM fee refunds up to \$25 per cycle if requirements are met.

**Must have at least one direct deposit to take advantage of \$350 off closing costs and .25% APR discount on loan.

