

# Checking Accounts Overview

First Financial Federal Credit Union offers various *checking accounts* to each member's different needs.

	STUDENT Checking <sup>1</sup>	FAIR CHANCE Checking	FREE Checking	FIRST CLASS Checking	HIGH YIELD Checking
<b>Minimum Opening Deposit</b>	\$5	\$25	\$25	\$100	\$25,000
<b>Minimum Daily Balance Requirements</b>	None	None	None	\$1,000 daily balance OR \$500 monthly Direct Deposit.	\$25,000
<b>Minimum Daily Balance to Earn Dividends</b>	Not Available	Not Available	Not Available	\$1,000 or more	\$25,000 or more
<b>High Yield Dividends<sup>2</sup></b>	Not Available	Not Available	Not Available	<b>1</b>	<b>1</b>
<b>Instant Issued Visa<sup>®</sup> Debit Card</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>Free Online Banking</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>Online Bill Pay</b>	<b>1</b>	Not Available	<b>1</b>	<b>1</b>	<b>1</b>
<b>Monthly Service/Low Balance Fee</b>	None	\$14.95	None	\$10 if minimum balance & requirements are not met.	\$30 if minimum balance & requirements are not met.
<b>Unlimited in-branch teller transactions and check writing</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>Part of Rewards First Program</b>	<b>1</b>	Excluded	<b>1</b>	<b>1</b>	<b>1</b>
<b>1 Click Remote Deposit Capture<sup>3</sup></b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>eStatements</b>	REQUIRED	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>First set of 50 checks are FREE<sup>4</sup></b>	<b>1</b>	Not Available	<b>1</b>	<b>1</b>	<b>1</b>
<b>Additional Information</b>	Fee waived on first mistake <sup>5</sup> , phone transfers to account by parents available, non-First Financial ATM usage fees will not be charged by First Financial. <sup>6</sup>	This is a temporary account. After 1 year, the member will undergo account review to potentially graduate to Free Checking. <sup>7</sup> Courtesy Pay is not permitted with this account.			See our High Yield Checking tier chart for further details on dividends at <a href="http://firstffcu.com">firstffcu.com</a> .

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**1** = Available with Checking Account. All Accounts: A \$5 deposit in a Base Savings Account is required for credit union membership prior to opening any other account. All personal memberships are part of the Rewards First Program and a \$5 per month non-participation fee is charged to the Base Savings Account for memberships not meeting the minimum requirements of the program. Visit [firstffcu.com](http://firstffcu.com) for further details and to see the tier level chart. Accounts for children ages 13 and under and members who have a Fair Chance Checking Account are excluded from this program. <sup>1</sup>Student Account applies to registered students ages 14–23 attending school at least part-time. By the end of the month of the student's 23<sup>rd</sup> birthday, the Student Checking Account will be converted to a Free Checking Account and account benefits will change to reflect those of the Free Checking Account. A student ID is required to open this account. <sup>2</sup>First Financial offers the highest yields for members who maintain a balance of \$25,000. <sup>3</sup>Members must meet certain criteria to be eligible for Remote Deposit Capture, and standard data rates and charges may apply. You can apply by contacting a credit union representative. <sup>4</sup>Annual check printing is effective January through December. Must order with a First Financial Representative. LIDS style only—the cost of any other check designs are the responsibility of the member. <sup>5</sup>Call or visit our office to request a refund of the first fee incurred. We must receive the request within 90 days of the date the fee is charged in order for you to be eligible for the refund. The eligible fees are NSF, Overdraft, and Courtesy Pay. <sup>6</sup>This does not apply to any surcharge fees deducted by the ATM owner—this only applies to a non-First Financial ATM fee that would be charged by First Financial based on Rewards First tier. <sup>7</sup>Account review must take place in person in any First Financial branch. If the member does not come in for an account review after 1 year, they will remain within the Fair Chance Checking Account until an account review is scheduled. Insured by NCUA.

