

# BUSINESS-MINDED CHECKING ACCOUNTS



	Business First Checking	Premium Business Checking	Community Non-Profit Business Checking
<b>Perfect for...</b>	Businesses that don't want a minimum balance requirement	Businesses that maintain a \$10,000 minimum balance	Non-profit organizations, associations, and clubs
<b>Dividends<sup>1</sup></b>	Dividends paid on balances of \$0.01 and greater	Dividends paid on balances of \$0.01 and greater	Account does not earn dividends
<b>Bill Pay<sup>2</sup></b>	No Cost	No Cost	No Cost
<b>Minimum Opening Deposit</b>	\$100	\$100	\$100
<b>Minimum Balance</b>	No minimum balance	\$10,000 minimum daily balance	No minimum balance
<b>Monthly Fee</b>	No monthly fee	\$35 when balance falls below \$10,000	No monthly fee
<b>No Cost Transactions per Month</b>	300 (\$0.25 per transaction thereafter)	500 (\$0.25 per transaction thereafter)	Unlimited
<b>Checks</b>	First 100 No Cost	\$50 towards initial check order	First 100 No Cost
<b>Non-First Financial ATM Withdrawal Fee<sup>3</sup></b>	\$2	No Cost	No ATM/Debit Card Access
<b>Overdraft Protection<sup>4</sup></b>	YES	YES	YES
<b>Mobile Banking<sup>5</sup></b>	No Cost	No Cost	No Cost

Get started today by contacting us at [business@firstffcu.com](mailto:business@firstffcu.com)

732.312.1500 | [Firstffcu.com](http://Firstffcu.com)



<sup>1</sup>Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period. Rates on accounts are variable and subject to change. <sup>2</sup>Must be enrolled in Online Banking to activate Bill Pay services. Certain restrictions & other limitations may apply. <sup>3</sup>No cost Business Checking Account with Dividends account holders will be charged \$2, in addition to the ATM owner fee, for all ATM withdrawals processed at Non-First Financial FCU ATMs. Premium Business Checking account holders will not be charged a \$2 fee, but fees from the ATM owner still apply. <sup>4</sup>You will be charged a \$15 Transfer of Overdraft from Savings fee each time there are insufficient funds in your checking account and funds are transferred from your savings account to cover clearing transactions. <sup>5</sup>First Financial FCU's mobile App is available for select mobile devices. Enroll through Online Banking or search First Financial FCU in the app store on your mobile device. Carrier data & message rates may apply. A First Financial membership is available to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account. Other terms & conditions may apply, see credit union for details. Federally insured by NCUA.