

Business-minded Checking Accounts

	FREE Business Checking with Dividends	Premium Business Checking	Community Non-Profit Business Checking
Perfect for...	Businesses that don't want a minimum balance requirement	Businesses that maintain a \$10,000 minimum balance	Non-profit organizations, associations, and clubs
Dividends¹	Dividends paid on balances of \$0.01 and greater	Dividends paid on balances of \$0.01 and greater	Account does not earn dividends
Bill Pay²	FREE	FREE	FREE
Minimum Opening Deposit	\$100	\$100	\$100
Minimum Balance	No minimum balance	\$10,000 minimum daily balance	No minimum balance
Monthly Fee	No monthly fee	\$35 when balance falls below \$10,000	No monthly fee
FREE Transactions per Month	300 (\$0.25 per transaction thereafter)	500 (\$0.25 per transaction thereafter)	Unlimited
Checks	First 100 FREE	\$50 towards initial check order	First 100 FREE
Non-First Financial ATM Withdrawal Fee³	\$2	FREE	No ATM/Debit Card Access
Overdraft Protection⁴	YES	YES	YES
Mobile Banking⁵	FREE	FREE	FREE

Get started today by contacting us at business@firstffcu.com

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Toms River, Neptune, Freehold or Corporate Headquarters.

¹Dividends 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. ²Must be enrolled in Online Banking to activate Bill Pay services. Certain restrictions & other limitations may apply. ³Free 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. ⁴You 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. ⁵First 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.

