

Checking Accounts

	First Reward Checking	NOW / Super NOW Checking	First Preferred Checking	First Choice Checking
What kind of account would you like?	<i>Checking with high interest and special value rewards, including ATM fee rebates nationwide*</i>	<i>Higher balances may earn higher interest rates</i>	<i>A specially tiered interest account for certain CD customers*, Home Loan customers, or customers age 55+</i>	<i>Simple, easy banking for everyday use or a convenient second account</i>
Minimum to open	\$100	\$100	\$100	\$100
Minimum daily balance required to earn interest—see us for current rates	\$0.01 Interest is paid on rate tiers based on qualification and balance	\$100: NOW account \$2,500: Super NOW account	\$500 with rate tiers for higher average daily balances: • \$2,500 • \$5,000 • \$10,000	Non-interest bearing account
ATM card or MasterCard® debit card	√	√	√	√
Online banking with free bill pay	√	√	√	√
Mobile Banking	√	√	√	√
E-statements	Required	Optional	Optional	Optional
Checks	First order of 50 no charge	First order of 50 no charge	First order of 50 no charge	First order of 50 no charge
ATM access	ATM transactions at all FFCB locations @ no charge If requirement below are met, ATM surcharges will be refunded	ATM transactions at all FFCB locations @ no charge	ATM transactions at all FFCB locations @ no charge	ATM transactions at all FFCB locations @ no charge
Custom account benefits	Check images included in electronic monthly statement	Check images included in monthly statement	Check images included in monthly statement	Check images included in monthly statement
Account requirements and fees	No minimum balance required or monthly service charge To qualify for benefits, you must: • Have at least ten (10) debit card transactions per statement cycle • Have at least one (1) ACH debit or credit per statement cycle • Receive your monthly statement electronically	No service charges are assessed if the average daily balance remains above \$500	No minimum balance required or monthly service charge *To qualify, CD customers must have a CD balance of \$5,000.00 or greater	No minimum balance required or monthly service charge

See Terms & Conditions for additional features

