



First Financial FCU is a money-saving alternative to a bank and is a free benefit that is available to employees and their families. For information or to apply, visit [www.firstfinancial.org](http://www.firstfinancial.org); or call **410-321-6060, option 5.**

SERVICE	DESCRIPTION/FEATURES
<b>Savings</b>	<ul style="list-style-type: none"> <li>• \$5.00 deposit to savings begins membership; no monthly service fees</li> <li>• Free Visa® debit card access</li> <li>• Automatic deposits through Payroll Deduction</li> <li>• Other types of savings accounts: Christmas Club, Certificates, HSAs, IRAs, Money Market, Money Manager, Custodial, or Kids Club</li> </ul>
<b>Complete Checking</b>	<ul style="list-style-type: none"> <li>• No minimum balance or direct deposit requirement</li> <li>• No monthly fees</li> <li>• Free Visa® debit card</li> </ul>
<b>Better Rewards Checking</b> <i>Requires eStatements and ACH direct deposit of \$1,000 per quarter</i>	<ul style="list-style-type: none"> <li>• 3.00% APY<sup>1</sup> on checking balance up to \$3,000, and .25% APY on excess balances</li> <li>• A debit card rebate of 1/2% on every non-PIN-based transaction</li> <li>• No minimum balance requirement or monthly service charge</li> <li>• Free Visa® debit card</li> </ul>
<b>Visa® Credit Card</b>	<ul style="list-style-type: none"> <li>• No annual fee or balance transfer fee</li> <li>• Full month grace period</li> <li>• 1% cash rebate on all purchases</li> <li>• Low introductory rate and prevailing rates from 8.9% APR<sup>2</sup></li> </ul>
<b>Loan Services</b>	<ul style="list-style-type: none"> <li>• New and Used Auto loans for purchases and refinances</li> <li>• AnyTime personal loans and promotional loan offers (holiday and summer)</li> <li>• Home Equity Loans and Lines of Credit</li> <li>• First Mortgages and refinances</li> </ul>
<b>Surcharge-Free ATMs</b>	<ul style="list-style-type: none"> <li>• Unlimited, free use of all First Financial ATMs (located at all branches)</li> <li>• Allpoint network of surcharge-free ATMs (over 40,000 nationwide)</li> <li>• Surcharge-free ATM agreements with various Credit Unions</li> </ul>
<b>Convenience Services</b>	<ul style="list-style-type: none"> <li>• Free online banking: make transfers, apply for a loan, check balances, view canceled checks and much more</li> <li>• Free mobile app and mobile deposit</li> <li>• Free eStatements and eAlerts</li> <li>• Free bill pay for checking account holders</li> <li>• 24-hour Loan Call Center</li> <li>• Member Services Call Center</li> <li>• 24-hour Banking by Phone</li> <li>• 7 branch locations with Smart ATMs and night drop boxes</li> </ul>
<b>Additional Benefits</b>	<ul style="list-style-type: none"> <li>• GreenPath free financial counseling service</li> <li>• Tax preparation and investment services</li> <li>• Car buying services including TrueCar with member discounts</li> <li>• First Financial College Scholarship Program</li> <li>• Family/lifetime membership</li> </ul>

<sup>1</sup>APY means annual percentage yield; rates good as of January 1, 2019 and are subject to change. Account must meet all reward criteria to be eligible; see Better Rewards Checking Terms & Conditions for requirements.

<sup>2</sup>Annual Percentage Rate (APR) based on product, credit score, loan amount, loan to value and term. Your actual rate may be higher. Rate quoted as of January 18, 2019 and subject to change.



Federally Insured  
by NCUA