





Checking Comparison Chart

Minimum Balance
Monthly Fee
Refunded ATM Fees at any ATM Nationwide
Nationwide Surcharge-Free ATM Network 
Nationwide Shared Branching Network 
Debit Card with EMV Chip Technology
Online Banking & Bill Pay
Mobile Banking App with Remote Check Deposit*
Text Banking*
Notary Services
Official Checks
Service Fees
Discounted Auto, Home & Life Insurance
Financial Education
Financial Advisors

*Eligibility requirements may apply. Regular text messaging & other rates from your wireless provider apply.

ATM Information

A network ATM is any First Credit Union ATM or any ATM that is part of the CO-OP ATM Network. Any other ATM is an out-of-network ATM.



Find an ATM or Shared Branch location near you at firstcu.net or just look for the CO-OP Network logo.



Federally Insured by NCUA

Simply First

\$0
\$10 / \$8 ¹
No
Yes
Yes
FREE
FREE
FREE
FREE
FREE
FREE
\$5
Varies ²
Yes
FREE
Yes

¹\$10 monthly fee is reduced to \$8 when enrolled in eDocuments **OR** receive direct deposit during statement cycle.

²As listed in current Consumer Fee Schedule.

First Advantage

\$0
\$4 / FREE ^{1,2}
Yes ¹
Yes
Yes
FREE
FREE
FREE
FREE
FREE
FREE
\$5
Varies ³
Yes
FREE
Yes

¹\$4 monthly fee waived **AND** out-of-network fees, up to \$5 each with limit of 4 per calendar year, refunded when enrolled in eDocuments **AND** your choice of the following during statement cycle:

- Receive a direct deposit **OR**
- Pay a bill using **firstcu** bill pay **OR**
- Complete (post & clear) 21 **firstcu** debit card purchases **OR**
- Maintain a \$1,500 minimum daily account balance.

²\$4 monthly fee waived for members 24 and younger **OR** 60 and older when enrolled in eDocuments **OR** receive a direct deposit during statement cycle.

³As listed in current Consumer Fee Schedule.

First Premier

\$0
\$4 / \$3 ¹ / FREE ^{2,3,4}
No
Yes
Yes
FREE
FREE
FREE
FREE
FREE
FREE
FREE ⁵
FREE ⁶
Yes
FREE
Yes

\$4 monthly fee is:

- ¹Reduced to \$3 when enrolled in eDocuments **OR** receive a direct deposit during statement cycle.
- ²Waived when you maintain a \$1,500 minimum daily account balance.
- ³Waived when enrolled in eDocuments **AND** your choice of the following during statement cycle:
 - Receive a direct deposit **OR**
 - Pay a bill using **firstcu** bill pay **OR**
 - Complete (post & clear) 21 **firstcu** debit card purchases.

⁴\$4 monthly fee waived for members 24 and younger **OR** 60 and older when enrolled in eDocuments **OR** receive a direct deposit during statement cycle.

⁵Limit 3 per calendar year.

⁶Member's choice of service fees, of up to \$35 each, waived upon request. Limit 3 per calendar year.