



### VISA® DEBIT CARD:

Visa® Debit Cards are available with all FNCU checking accounts. Our chip-enabled card provides protection as you make your everyday purchases anywhere Visa® is accepted.

### Card Features:

#### Convenience

Your debit card can be utilized at millions of locations worldwide that display the Visa® logo.

#### Instant Issue Cards

Obtain your new Visa® Debit Card upon account opening at any branch location.

#### Enhanced Fraud Protection

The EMV chip technology will help protect you from fraud. This unique code is difficult to duplicate, reducing the risk of fraudulent charges from occurring on your account.

#### 24/7 Fraud Monitoring Fraud Watch Plus Program

Fraud analysts monitor your account for suspicious transactions. If potential fraud on your card is detected, you will be contacted and asked to verify the transaction. If traveling, please notify us to avoid interruption to your debit card purchases.

### Lost or Stolen Card:

Please notify the credit union as soon as you realize your card is not in your possession.

### Identity Theft Solutions:

Protecting your identity is now more important than ever! We partnered with one of the most trusted names in identity theft protection to help safeguard you and your entire family from the consequences of any type of identity theft. These services are available with our First Class, Preferred, and Premier Checking Accounts.

- Fully Managed Identity Theft Recovery
- Lost Document Replacement
- Identity Theft Expense Reimbursement Insurance
- Entitlement to Credit Monitoring

If you become a victim or suspect you might be a victim of identity fraud for any reason, simply let us know.

For more information, see our Identity Theft Solutions brochure or visit [firstnebraska.org/identity-theft-solutions/](http://firstnebraska.org/identity-theft-solutions/).

\* The Group Identity Theft Detection and Recovery Services are offered through an agreement between FNCU and NXG Strategies, LLC. The insurance offered is not a deposit, and is not federally insured or guaranteed by FNCU.



### Questions:

Please contact a Member Service Specialist at the branch nearest you or call 402-492-9100.



[firstnebraska.org](http://firstnebraska.org)

#### Main Branch

10655 Bedford Ave. Omaha, NE 68134  
P 402-492-9100 | F 402-492-9119

#### Central Branch

4740 S. 48th Street, Omaha, NE 68117  
P 402-553-7999 | F 402-553-8435

#### West Branch

4203 S. 120th Street, Omaha, NE 68137  
P 402-330-5373 | F 402-330-0512

#### Lincoln N. Branch

5070 N. 32nd Street, Lincoln, NE 68504  
P 402-477-7766 | F 402-477-7850

#### Lincoln S. Branch

3933 S. 14th Street, Lincoln, NE 68502  
P 402-420-0644 | F 402-420-0684

#### Drive Thru Hours

Monday through Friday, 8 a.m. – 6 p.m.  
Saturday, 9 a.m. – 12:30 p.m.

#### Lobby Hours

Monday through Friday, 8:30 a.m. – 5:30 p.m.  
Saturday, 9 a.m. – 12:30 p.m.

## CHECKING ACCOUNTS



FNCU NMLS# 416540  
Federally insured by NCUA.

3/2018

*"Where Members Always Come First!"*



## ATM NETWORKS:

For all your First Nebraska Credit Union (FNCU) accounts, you will have access to over 55,000 surcharge-free ATMs worldwide through our Allpoint® and MoneyPass® networks! Plus, you will have unlimited free transactions at FNCU branch ATMs. Additionally, when using a non-FNCU branch ATM, each account\* will receive four free, per month, of each of the following:

 **4 | FREE<sup>++</sup> Withdrawals**

 **4 | FREE<sup>++</sup> Transfers**

 **4 | FREE<sup>++</sup> Balance Inquiries**

For each non-FNCU branch ATM transaction over four, per account, per month, an ATM Transaction Fee of \$2.50 will be assessed.



Both networks have apps available on the App Store or Google Play store.

*Look* for the Allpoint® or MoneyPass® logo on participating ATMs.

*Download* the FREE mobile apps for iPhone or Android devices.

*Find* ATM locations using the online locators at [firstnebraska.org](http://firstnebraska.org).

\* The Premier Checking Account includes unlimited free ATM transactions, even if it's not an Allpoint or MoneyPass ATM. However, other bank, credit union, and ATM operators' surcharges may apply.

Checking Accounts:	Premier*	First Class* DIRECT DEPOSIT REQUIRED	Preferred* AGES 50+	Classic*	Smart Start* AGES 13-22 <sup>(5)</sup>	Basic* DIRECT DEPOSIT REQUIRED
Earns Dividends	✓	✓	✓	n/a	n/a	n/a
<b>FREE</b> Online Banking	✓	✓	✓	✓	✓	✓
<b>FREE</b> Online Bill Pay <sup>(1)</sup>	✓	✓	✓	\$3.99/month	✓	\$3.99/month
<b>FREE</b> eStatements <sup>+</sup>	✓	✓	✓	✓	✓	✓
<b>FREE</b> eAlerts <sup>+</sup>	✓	✓	✓	✓	✓	✓
<b>FREE</b> Mobile Banking <sup>+</sup>	✓	✓	✓	✓	✓	✓
<b>FREE</b> Remote Check Deposit <sup>+</sup>	✓	✓	✓	✓	✓	✓
<b>FREE</b> ATM or Visa® Debit Card <sup>(2)</sup>	✓	✓	✓	✓	✓	\$2/month
<b>FREE</b> ATM Transactions <small>FNCU branch ATMs are always free!</small>	Unlimited	4 FREE withdrawals, 4 FREE transfers, 4 FREE inquiries (per account, per month)**				
<b>FREE</b> Unlimited Check Writing	✓	✓	✓	✓	✓	✓
<b>FREE</b> Checks <sup>(3)</sup>	Unlimited	First Set	Unlimited	n/a	First Set	n/a
<b>FREE</b> Visa® Travel Card	✓	n/a	✓	n/a	n/a	n/a
<b>FREE</b> Identity Theft Solutions	✓	✓	✓	n/a	n/a	n/a
Loan Discounts <sup>(4)</sup>	.25% on new loans	.25% on new loans	.25% on new loans	.25% on new loans	n/a	n/a
Earn A Higher Rate With Rewards Term Share Certificates	✓	✓	✓	✓	✓	✓
Overdraft Protection Available <sup>(4)</sup>	✓	✓	✓	✓	✓	✓
Eligible for an Advantage Plus Money Market Account	✓	✓	✓	n/a	n/a	n/a
Minimum Balance Requirement	\$2,500	n/a	n/a	\$200	n/a	n/a
Monthly Fee	\$10 <small>(if balance falls below min)</small>	\$2	\$2	\$3 <small>(if balance falls below min)</small>	n/a	\$5

\* To qualify for a checking account, you must meet certain eligibility requirements.

(1) Bill Pay is free with Premier, First Class, Preferred and Smart Start checking accounts. Basic and Classic checking accounts subject to a monthly fee.

(2) Free Visa® Debit card with Premier, First Class, Classic, Preferred and Smart Start checking accounts. Basic checking account subject to a monthly fee.

(3) Unlimited free FNCU checks with Premier and Preferred checking accounts. First set of checks free with First Class and Smart Start checking accounts.

(4) Standard credit qualifications and other restrictions apply.

(5) Smart Start Checking Account may require a parent/guardian joint owner until age 19.

+ Text, data and other wireless carrier charges may apply.

\*\* For each non-FNCU branch ATM transaction over four, per account, per month, an ATM Transaction Fee of \$2.50 will be assessed. Other bank, credit union, and ATM operators' surcharges may apply.

*Apply Today!*

 Call **402-492-9100**

 Visit the branch nearest you