Let us be your full-service financial institution!

CHECKING ACCOUNTS

Checking *Savings* *eServices*

Auto Loans *Mortgages* *Credit Cards*

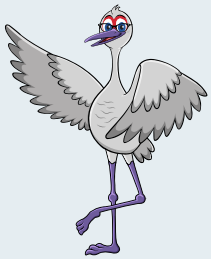
First Nebraska CREDIT UNION

We are motivated by service rather than profit.

As a credit union, we are local, not-for-profit, and member owned. That means our profits are returned to members with better rates, lower fees, and free financial services.

Ask us about our:

- Comprehensive identity theft protection
- Competitive loan rates
- Referral program



How may we help you?

Visit firstnebraska.org,
call (402) 492-9100 or
stop into a branch near you.

Follow us!

"Where Members Always Come First!"℠

EQUAL HOUSING OPPORTUNITY

FNCU NMLS# 416540 Federally insured by NCUA. 2/2023

VISA® DEBIT CARD:

Visa® Debit Cards are available with all FNCU checking accounts. Make your everyday purchases anywhere Visa® is accepted and enjoy these features:

Convenience

Your debit card can be utilized at millions of locations worldwide that display the Visa logo. Contactless cards now available. Experience a secure, convenient, and touch-free purchase, at participating merchants.

Instant Issue Cards

Obtain your new or replacement Visa Debit Card at any branch location within a matter of minutes.

Enhanced Fraud Protection

EMV chip technology embedded in each card helps protect you from fraud. The chip holds information that is encrypted, making it difficult to duplicate the card, reducing the risk of fraudulent charges from occurring on your account. Visa 3D Secure technology helps protect your online transactions as well by providing an additional layer of verification during your transaction.

24/7 Fraud Monitoring

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.

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, even if it's not related to your FNCU accounts! These services are available with our Secure 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.

** 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.

Lost or Stolen Card:

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

Visit firstnebraska.org, call (402) 492-9100 or stop into a branch near you.

Checking Accounts:	Premier	Secure	Classic for ages 25+	Classic for ages 13-24
Earns Dividends	☑ Plus, earn a higher rate if criteria are met*	☑ on balances over $1,000	n/a	n/a
FREE Identity Theft Solutions	☑	☑	n/a	n/a
FREE Online & Mobile Banking[1]	☑	☑	☑	☑
FREE ATM or Visa® Debit Card	☑	☑	☑	☑
FREE ATM Transactions (FNCU branch ATMs are always free!)	Unlimited††	4 FREE withdrawals, 4 FREE transfers, 4 FREE inquiries (per account, per month)†		
FREE Checks	Unlimited (on select styles)	25% discount on select styles	n/a	n/a
FREE Visa® Travel Card	☑	n/a	n/a	n/a
Round-up Savings[4] (Requires enrollment agreement and a FNCU debit card.)	☑	☑	☑	☑
Loan Discounts[2]	.25% on new loans	.25% on new loans	.25% on new loans	.25% on new loans
Earn A Higher Rate With Rewards Term Share Certificates	☑	☑	☑	☑
Overdraft Protection Available[3]	☑	☑	☑	☑
Eligible for an Advantage Plus Money Market Account	☑	☑	n/a	n/a
Minimum Balance Requirement	$2,500	n/a	$200**	n/a
Monthly Fee	$10 (if balance falls below min.)	$2	$5 (waived if requirements are met)**	n/a

NOTE: To qualify for a checking account, you must meet certain eligibility requirements. To open a checking account, you must have a share savings account which requires a minimum balance of $5. Checking accounts for ages 13-19 may require a parent/guardian joint owner until age 19.
* Earn a higher dividend rate for balances up to $10,000 if the following criteria are met: 35 eligible debit card purchases, enrolled in eStatements and direct deposit to checking account. See current rates at firstnebraska.org/pdfs/FeeSchedule.pdf.
** Monthly fee waived if all requirements are met: direct deposit to checking account, enrolled in eStatements, minimum balance of $200.
1. Text, data and other wireless carrier charges may apply.
2. All loans subject to approval. Rates, terms and conditions vary based on creditworthiness, qualifications, verification of sufficient monthly income and collateral conditions. Discount applies to new money only. Some types of loans do not qualify for the discount. Other restrictions may apply.
3. Checking accounts are automatically enrolled with primary savings as a backup funding source in the instance that an overdraft occurs. If checking account does not have enough money to cover a transaction, funds from a linked savings account will automatically transfer (if available). If there are not enough funds available between checking and savings, the transaction may be declined or subject to an overdraft fee. Overdraft Line of Credit also available subject to standard credit qualifications. Other restrictions may apply.

ATM NETWORKS:

For all your First Nebraska Credit Union (FNCU) accounts, you will have access to over 85,000 surcharge-free† ATMs worldwide through our Allpoint® and Co-op℠ 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† Withdrawals + 4 FREE† Transfers + 4 FREE† Balance Inquiries

Look for the Allpoint or Co-op logo on participating ATMs.

Download the Mobile Apps for iPhone or Android.

Find ATM locations using our online locators at firstnebraska.org.

† 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. Cash withdrawals subject to daily limit.

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

ROUND-UP:

Round-up is an easy checking account feature that will grow your Savings without any effort!

How it works:

Start building your savings easily and automatically every time you make purchases with your FNCU Visa® debit card. Each purchase gets rounded up to the next dollar and the difference is deposited into your FNCU savings account.[4]

- It's free!
- Choose which FNCU savings account the funds will be deposited to.
- Save money without even thinking about it.

Start Saving Today!

To get started, all you need is a checking account, savings account, and debit card. Then contact FNCU to enable your Round-up savings.

4. When you enroll in the Round-up Savings feature, FNCU will round up your debit card transactions to the nearest whole dollar amount and transfer the difference from your designated checking account to the designated savings account. FNCU will not round up purchases posted for any transaction in which you do not have sufficient funds in your checking account and the round up transfer will be cancelled for that transaction. Transfers will resume as soon as sufficient funds are available. If any debit card transaction is subsequently cancelled or reversed, the corresponding transfer to your savings account will not be reversed and funds will remain in your savings account. ATM transactions are not included in the program. Round-up feature available for each debit card linked to a checking account. Any other FNCU account may be designated to receive the round up amount, excluding IRAs and certificates. You may cancel your participation at any time by contacting the Credit Union. FNCU may cancel or modify the Round-up Savings feature at any time without prior notice.