

SELECT CHECKING

A checking account especially for the employees of our Select Employee Groups.

Earns Dividends

Earn dividends on any balances in your account over \$100 daily. Paid monthly.

Direct Deposit Express Feature¹

Your paycheck funds will be available as soon as we receive the electronic file information from your employer. You will not need to wait until your payday if it comes in early.

Free* Online & Mobile Banking

- **Free** Bill Pay with picture-pay, Account-to-Account transfer and Person-to-Person payments
- **Free** eAlerts and eNotices
- **Free** Remote Check Deposit (with mobile app)

Debit Card Rewards²

Perform 35 or more eligible transactions in a month on your Debit card and get a \$5 deposit in your account. Maximum reward is \$5 each month. Must reach 35 transactions to get credit.

Round-up Savings

New savings feature called Round-up (Requires enrollment agreement and a FNCU debit card.)



firstnebraska.org/seg
(402) 492-9100

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

FNCU NMLS# 416540

Federally insured by NCUA.



Free Identity Theft Solutions

Identity theft solutions is a comprehensive identity theft research, remediation and recovery service. Plus, you can activate credit monitoring from all three credit bureaus, which alerts you of any activity.

Free Visa Debit Card and ATM Access

Get free unlimited ATM transactions at FNCU branches, plus use any surcharge-free³ Allpoint or Co-Op ATM (over 85,000 across the U.S.) and get 4 free withdrawals, 4 free transfers, and 4 free inquires, per month.⁴

Loan Discounts

Receive 0.50% off new loans. (Special loan rates or refinance not eligible for additional discounts.)⁵

Overdraft Protection

Overdraft Protection⁶ automatically transfers money from your Savings into Checking, at no additional cost to you, if you accidentally have a negative checking balance. If you don't want money coming out of your Savings to cover the negative balance, we offer an Overdraft Line of Credit.⁷

Free eStatements

Electronic statements are secure and free! Plus, get your statements faster and save on paper. If you prefer paper statements, there is a \$2 monthly fee.

To open a checking account, you must have a share savings account which requires a minimum balance of \$5. To qualify for a checking account, you must meet certain eligibility requirements. All checking products and services are subject to applicable member agreements, terms and conditions.

1. Express direct deposits can be received up to two business days early. Availability is dependent on originator's payment instructions and may not always arrive early. FNCU does not guarantee early availability of any direct deposit, and early availability may vary between pay periods.

2. Eligible transactions include all approved PIN or signature-based purchases. ATM transactions are not eligible.

3. Other bank, credit union, and ATM operators' surcharges may apply.

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

5. Minimum age of 18 to apply for loan. 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.

6. 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.

7. All loans subject to approval. Rates, terms and conditions vary based on creditworthiness, qualifications, verification of sufficient monthly income and collateral conditions. Other restrictions may apply.

*Apply
Today!*

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