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	$\checkmark$	$\checkmark$	n/a	n/a
FREE Online & Mobile Banking <sup>1</sup>	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
FREE ATM or Visa® Debit Card	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
FREE ATM Transactions (FNCU branch ATMs are always free!)	Unlimited <sup>++</sup>	4 FREE withdrawals, 4 FREE transfers, 4 FREE inquiries (per account, per month) <sup>†</sup>		
FREE Checks	Unlimited (on select styles)	25% discount on select styles	n/a	n/a
FREE Visa® Travel Card	$\checkmark$	n/a	n/a	n/a
Round-up Savings <sup>4</sup> (Requires enrollment agreement and a FNCU debit card.)	V	V	V	V
Loan Discounts <sup>2</sup>	.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	V	V	V	
Overdraft Protection Available <sup>3</sup>	$\checkmark$	$\checkmark$	V	V
Eligible for an Advantage Plus Money Market Account	V		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.

Apply Today!

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.

Online at firstnebraska.org

Call (402) 492-9100

Stop into a branch