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[ATMs & Locations \(/locations\)](#) [About First Citizens \(/about\)](#)

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[PERSONAL \(/PERSONAL\)](#)

[BUSINESS \(/BUSINESS\)](#)

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GET \$200

When you open a new **Premier** or **Prestige** checking account.
It's our welcome to new customers.

To see which checking account is right for you, view the details below. As a new customer, you'll receive \$200 when you open a Premier or Prestige checking account, plus all the additional benefits and features listed below. To get started, select "Open Now" or call us at 1.888.FC DIRECT.

Account type	Premier Checking	Prestige Checking
Best if you want	Interest on your account and relationship benefits	Preferrec
Monthly service charge	\$0 if requirements are met, <i>otherwise \$16</i>	if rec
Minimum opening deposit	\$100	
Free Visa Debit Card (/personal/banking/visa-debit-card)	✓	

[OPEN NOW \(/OPEN-ACCOUNT//?PROD=PREMIER_CHECKING\)](#)

[OPEN NOW \(/OPEI](#)

Account type	Premier Checking	Prestige Checking
	OPEN NOW (/OPEN-ACCOUNT//?PROD=PREMIER_CHECKING)	OPEN NOW (/OPEI
Free Digital Banking (/personal/online-mobile/online-banking)	✓	
Free Bill Pay (/personal/online-mobile/online-banking/payments/bill-pay)	✓	
Free Mobile & Tablet Banking ¹ (/personal/online-mobile/mobile-banking) and alerts	✓	
Overdraft protection (/personal/banking/overdraft-protection) available	✓	
Account earns interest ²	✓	
Complimentary Your Family First [®] package (/personal/banking/your-family-first) enrollment, optional	✓	
Option to open a First Citizens Together Card [®] account ³ (/personal/banking/checking/together-card) to help manage spending	✓ Complimentary	
No First Citizens fee for using out-of-network ATMs ⁴ within the U.S.	✓ 5 per month	
Preferred rates on EquityLines (/personal/loans-credit/homeownership/home-equity/lines-of-credit)	✓	
Preferred rates on select CDs (/personal/banking/savings/cds) ²	✓	
Free checks	✓ 1st order	
Free traveler's checks (/personal/banking/foreign-currency), cashier's checks ⁵ and money orders	✓	

<p>Account type</p>	<p>Premier Checking</p> <p>OPEN NOW (/OPEN-ACCOUNT//?PROD=PREMIER_CHECKING)</p>	<p>Prestige Checking</p> <p>OPEN NOW (/OPEN-ACCOUNT//?PROD=PRESTIGE_CHECKING)</p>
<p>Higher purchase and ATM limits on Visa Debit Card (/personal/banking/visa-debit-card)</p>		
<p>No fee for Overdraft Protection Transfers</p>		
<p>Free 3" x 5" safe deposit box (subject to availability)</p>		
<p>Account type</p>	<p>Premier Checking</p> <p>OPEN NOW (/OPEN-ACCOUNT//?PROD=PREMIER_CHECKING)</p> <p>Learn More (/personal/banking/checking/premier)</p>	<p>Prestige Checking</p> <p>OPEN NOW (/OPEN-ACCOUNT//?PROD=PRESTIGE_CHECKING)</p> <p>Learn More (/personal/banking/checking/prestige)</p>

You may receive a \$200 bonus credit when you open a new Premier or Prestige checking account, obtain a new debit card on the account, and meet one of the following qualifiers within the first 60 days of account opening: (i) receive a qualifying direct deposit or (ii) make 10 debit card transactions. A "qualifying direct deposit" is a \$500 or larger recurring electronic deposit (e.g., direct deposit of your paycheck, pension payment, Social Security payment or other regular monthly income) that is automatically credited to your account by an employer, government agency or other third party.

Account must be opened between July 1, 2017 and September 30, 2017. Standard account opening prerequisites apply. Minimum deposit required to open a Premier or Prestige account is \$100; however, there is no minimum balance requirement to qualify for the bonus. Bonuses to qualified accounts will be credited, at Bank's sole discretion, any time within 90 days after all qualifiers have been met. Account must be open and in good standing at the time Bank credits the account. Offer is valid only on accounts where all account owners on the account are new customers. A "new customer" is one who is not a current or prior customer of First Citizens Bank. The Annual Percentage Yield (APY) on Premier and Prestige checking accounts is .01% as of July 1, 2017. APY is variable and may change after account opening. Fees could reduce the earnings on the account.

Account openings and credit are subject to Bank approval.

1. First Citizens does not charge fees to download or use the First Citizens Mobile Banking app, First Citizens Mobile Web, or First Citizens Text Banking. Mobile carrier fees may apply for data and text usage. Check with your carrier for more information. Fees may apply for certain services used in Mobile Banking.
2. For current rates, please call or visit your local branch.

- 3. The Together Card account is a stand-alone deposit account. There is no monthly service charge for this account for Premier and Prestige account holders and is \$3 for Free and Select account holders. Otherwise, a \$8 monthly service charge applies.
- 4. Service fees may be charged by the third party ATM operator or owner or by the network owner for transactions at non-First Citizens ATMs. For transactions initiated outside of the United States, the fee will be 3% of the transaction amount.
- 5. Limit of five per month.

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