



\$100 cash is waiting for you at First General Credit Union!

We are happy to have you as our member but would LOVE to have you as a checking account member as well.

FGCU Free Checking Accounts offer:

- No minimum balance requirement
- Overdraft protection*
- Overdraft Privilege
- No per transaction fee
- No monthly service charges
- Easy-to-reconcile monthly statement
- Optional E-Statements
- No monthly statement fee
- Instant carbonless check copies
- Online banking with bill pay
- MasterCard™ debit card access

*Overdraft practices will allow your debit card transactions to go through even if you do not have enough funds in your account. This helps you get what you need in emergency situations.

To get the \$100 cash, account must:

- Have a monthly direct deposit of at least \$500
- Remain open and in good standing for 6 months
- Receive E-Statements

Ready to make the switch? We make it easy with our [Checking Account Switch Kit](#). Stop into a branch to get started today!

- Use the Direct Payment Enrollment form to help you sign up for automatic payments (debits) directly with the vendors.
- Take the Direct Deposit form to your employer for safe, reliable, and convenient deposit of your payroll.
- Complete the Close Account form for each financial institution where you are closing your account(s).

SAVINGS RATES

Effective Date: Monday, January 2nd, 2017

Account Description	Minimum to Earn Interest	APY	Dividend Rate
Share Account	\$25.00	0.15%	0.150%
Christmas Club	\$25.00	0.15%	0.150%
Vacation Club	\$25.00	0.15%	0.150%
Sub-Share Account	\$25.00	0.15%	0.150%
Traditional/Roth IRA	\$100.00	0.25%	0.250%
Educational IRA	\$100.00	0.25%	0.250%
Money Market (\$2,500 - \$15,999.99)	\$2,500.00	0.25%	0.250%
Money Market (\$16,000 - \$29,999)	\$16,000.00	0.35%	0.350%
Money Market (\$30,000 - \$49,999)	\$30,000.00	0.45%	0.450%
Money Market (\$50,000+)	\$50,000.00	0.50%	0.50%

APY = Annual Percentage Yield

Rates are subject to change without notice by direction of the Board of Directors

*Cash will be paid after 6 months of good standing. Additional restrictions may apply.

