

Free Checking Accounts that Meet Your Needs



All residents of your county can join Florida Credit Union.

43rd Street Office
2831 NW 43rd St.
Gainesville
352-377-4141

Ocala Office
2424 SW 17 Rd.
Ocala
352-237-8222

Advantage Center at 13th Street
3720 NW 13th St.
Gainesville
352-377-4141

Advantage Center at Ocala
3504 East Silver Springs Blvd.
Ocala
352-237-8222

Haile Market Square
2785 SW 91 St.
Gainesville
352-377-4141

Country Oaks Office
9680 SW 114th St.
Ocala
352-237-8222

Lake City Office
586 West Duval St.
Lake City
386-755-4141

Starke Office
2460 Commercial Dr.
Starke
904-964-1427

Mailing Address
P.O. Box 5549
Gainesville, FL 32627-5549
Outside Local Calling Areas
(800) 284-1144



Visit Florida Credit Union on the Web: www.fcu.org



Seven Great Reasons to Use Your FCU Visa Debit Card!

Accepted Worldwide - Leave your cash, checks and credit cards at home! The FCU Visa Debit Card allows you to make purchases anywhere VISA debit cards are accepted around the globe. Your purchase amount is conveniently deducted from your checking account, usually within 24 hours.

Doubles as an ATM Card - Your FCU Visa Debit Card doubles as an ATM card, so you can also use it to obtain cash from thousands of ATMs worldwide. You can even request cash back (often up to \$200 or more!) with your purchases at grocery stores and other participating businesses.

Faster and Easier Than Writing a Check - Use your Visa Debit Card to zip through lines in about one-third the time it takes to process a paper check.

Safer Than Cash - When you use your Visa Debit Card to shop online, in a store, or anywhere, you're protected from unauthorized use of your card or account information. With Visa's Zero Liability policy, your liability for unauthorized transactions is \$0 - you pay nothing!*

Easy to Use - Detailed information about each transaction you make will appear on your monthly statement, including the name and location of the business where you used your card. Since it's not a credit card, there are never any interest charges or surprise bills at the end of the month.

Verified by Visa - Protect yourself and your online purchases with Verified by Visa. Using a personal password, Verified by Visa allows participating merchants to verify your identity before completing an online transaction. It's safe, convenient, and best of all, it's FREE. There is no cost for this added protection.

Prevents unauthorized use of your FCU Visa Debit Card or Credit Card - Reduces the possibility of identity theft!

Decreases the chances of fraudulent activity on your FCU checking account or Visa credit card account!

** Covers U.S.-issued cards only. Visa's Zero Liability policy does not apply to commercial card or ATM transactions, or to PIN transactions not processed by Visa. See your Cardholder Agreement for details.*

ATM Rebates
All Florida Credit Union checking and savings accounts can get cash from any network ATM nationwide with no machine surcharges.* Florida Credit Union will rebate other bank's ATM fees if you access your FCU account at an out-of-network ATM.**

Submit your ATM receipts showing the surcharges you've paid, and we'll deposit your refund directly into your checking or savings account within 10 business days.

Mail your receipts showing the ATM surcharges, along with your name, address and your account number to:

Florida Credit Union
PO Box 5549
Gainesville, FL 32627
Attn: ATM Rebate

*Offer good on all Florida Credit Union Checking and Savings accounts. Must submit receipts within 90 days of surcharge for rebate to be processed.
**FCU transaction fees may apply. Refer to the FCU fee schedule for additional information.

Use your Visa® Debit Card to zip through lines in about one-third the time it takes to process a paper check.

I am not currently a member of FCU. Please send me information regarding establishing membership.
Please mail application to: **PO Box 5549 Gainesville, FL 32627-5549**

I am a member of FCU. Please open the account(s) listed below
 Checking Visa® Debit Card Money Market IRA Overdraft Protection Loan Visa® Credit Card

Name _____ Date of Birth _____ Email _____
 Street Address _____ City _____ State _____ Zip _____
 Home Phone _____ Work Phone _____ Best time to call _____

Member Signature _____ Date _____
 Joint Owner Signature _____ Date _____

I/We agree to be bound by the terms and conditions applicable to each account and/or service requested, as contained in the Truth-in-Savings Disclosure and Electronic Services Disclosure, and the Credit Union's Bylaws, all of which are incorporated by this reference. I/We authorize the Credit Union to gather whatever credit, checking account and employment information the Credit Union considers appropriate from time to time. I/We understand that this will assist the Credit Union, for example, in determining my/our initial and ongoing eligibility for my/our account, and/or in connection with making future credit opportunities available to me/us. I/We authorize the Credit Union to give information concerning its experiences with me/us to others subject to applicable law. All funds paid into any account shall be considered as being held by each owner of that account equally, with the right of survivorship and regardless of net contribution, and that the Credit Union is under no obligation to inquire as to the source of any contribution. The Credit Union is authorized to recognize any of the signatures below for transactions of any business on any account on which that party is named as an owner. Other terms and conditions may apply.

Overdraft Options

All FCU Free Checking Accounts feature:

- Free Visa® Debit Card
- Deposits are federally insured by NCUA up to \$250,000
- Free online images of cleared checks
- Free online images of statements
- Free PC banking
- Free Online Banking
- Unlimited check writing
- And, much more!

Overdraft Options

Say goodbye to NSF checks! FCU offers several options* to help you protect yourself from NSF fees.

Line of Credit

Use your FCU eCredit account as overdraft protection for your checking account, so if you overdraw your checking, your eCredit account protects you from costly fees.

Savings

You can also link your FCU checking account to your savings account. Should you overdraw your checking, FCU can pull money from your savings to cover your checks and transactions.*

* A small charge will apply. Refer to the FCU Fee Schedule for more information

Bounce-Free Protection

Avoid multiple fees and embarrassment with bounce-free checking options from Florida Credit Union. All FCU checking accounts are eligible* for this valuable protection. As a courtesy to our members, if you accidentally overdraw your account, FCU will pay your checks**, so you won't have to worry about checks being returned.

Generous Bounce-Free Protection is available for qualifying members

No monthly fee on checking accounts

No per check charge

If your paycheck doesn't post, or even if you forgot to write a transaction in your ledger, you have Bounce-Free Protection by your side. Already have a Florida Credit Union checking account? Sign up for direct deposit through your FCU account, and you're automatically enrolled in Bounce-Free Protection. Call your local office today for additional information.

**Continued enrollment subject to approval and subject to change. Checks are paid as long as Bounce Fee limit has not been met or exceeded. A charge per bounced check or overdrawal at an ATM and/or point-of-sale will apply. See current fee schedule for more information. Opt out options available.

Additional Benefits

At Florida Credit Union, free checking extends beyond the account itself. Look at all the benefits you're eligible for:

ATMs

With Visa Debit Card, you can access your funds anytime, anywhere. This includes point-of-sale (POS) transactions and cash back at many retail stores at no extra charge. There are no surcharges if you use an ATM in the Presto! and Star networks.



Bill Payer

With a click of the mouse, all your bills can be paid without buying a stamp or mailing an envelope with FCU's free Bill Payer service. Bill Payer is user-friendly and secure, and allows you to schedule recurring payments, track your bill payments, and more. As long as there are available funds in your checking account, your account will be automatically debited for the bills you select to be paid.

Direct Deposit

Tired of wasting your lunch hour on a trip to the Credit Union to deposit your check? With Direct Deposit, your paycheck is automatically deposited into your checking or savings account, and your funds are available for you right away.

Online Banking

FCU's free Online Banking service can be accessed anytime. With FCU's Online Banking, you can perform a variety of financial transactions. You can also download your account information to help monitor your personal finances.

Payroll Deduction

Need to make payments on a Credit Union loan? Want to set aside a portion of your paycheck each week for savings? You can, with Payroll Deduction. FCU's Payroll Deduction automatically deposits a determined amount from your paycheck into the account of your choice. Payroll Deduction is a free, easy, and convenient way to manage your money.

Point-of-Sale Transaction

Need some cash back? When you use your ATM card or Visa Debit Card at a variety of retail stores, you have the option to receive cash back when you pay for your purchase, saving a trip to the Credit Union or the ATM for cash.

Visa® Debit Card

Visa Debit Card works just like a check, but without the check verification hassles. Your FCU Visa Debit Card is accepted anywhere a Visa logo is displayed. Even better, FCU's Visa Debit Card has no associated fees or monthly charges. Best of all, the Visa Debit Card doubles as an ATM card.

SELECT THE CHECKING PLAN THAT BEST FITS YOUR NEEDS

Your checking account is your most important money management tool, so we've packed ours with free services that can save you time and simplify your life.

Open your checking account online, over the phone, or at one of our eight locations.

	VALUE CHECKING	SENIOR CHECKING	CHECKING PLUS	SUPER SERVICE	SUPER MONEY MARKET	PINNACLE CHECKING
All Checking Accounts receive: Bounce-Free Protection ¹ , No Per Check Fee, Same-Day Credit, No Deposit Cut Off Time, Free Visa Debit Card, Unlimited Point-of-Sale Transactions, Free Overdraft Protection Line of Credit and/or Visa Credit Card ² , First Box of Checks Free ³ .						
Minimum Balance	None	None	\$1,000	\$2,500	\$10,000	\$25,000
Interest Bearing ⁴	None	None	Competitive Rate	Good Rate	Better Rate	Best Rate
Free ATM Transactions ⁵	8	8	8	Unlimited	Unlimited	Unlimited
Free Checks ⁶	First Box	First Box	First Box	3 Boxes Per Year	Yes	Yes
CONVENIENCE SERVICES						
All Checking Accounts Receive: Free FCU Online Banking, Free Bill Pay, Free Info 24 (Phone Banking), Free Direct Deposit, and Free Payroll Deduction.						
BONUSES						
CD Bonus ⁷	n/a	.10% APY	n/a	.10% APY	.15% APY	.25% APY
Free Safe Deposit Box ⁸	n/a	\$10 Discount	n/a	1 Year	1 Year	Yes
Free Money Orders	n/a	Yes	n/a	Yes	Yes	Yes

¹ Continued enrollment subject to approval, and subject to change. For qualifying members.

² Subject to credit approval.

³ Available only with checks purchased through FCU.

⁴ Rates subject to change.

⁵ Does not include ATM surcharges from other financial institutions or ATM networks

⁶ FCU Exclusive Checks only. For members with an aggregate average monthly share/deposit account balance of \$2,500.00 or more, checks are free regardless of the type of checking account.

⁷ One bonus increase per household and bonus increases cannot be combined with other FCU promotional CD offers.

⁸ Located at the 43rd Street, Country Oaks and Silver Springs locations. Subject to availability.

Convenience & Choices

Convenience, flexibility, and a choice of features are important when choosing a checking account. FCU understands that not everyone banks the same way, so we offer several value-packed free checking options to choose from:

- Value Checking
- Senior Checking (50 and over)
- Checking Plus
- Super Service Checking
- Super Money Market Checking
- Pinnacle Checking

View our checking account comparison table to see which checking account best fits your lifestyle. Once you open the checking account of your choice - there are no monthly service charges!