



First@Work™ PLUS+ SERVICES

A FIRST CITIZENS' CHECKING ACCOUNT ENTITLES OUR COMPANY SPONSORED FIRST@WORK™ CREDIT UNION MEMBERS TO OUR REGULAR PROGRAMS AND SERVICES PLUS THE FOLLOWING BENEFITS:

FIRST@WORK™ PLUS+

- ✓ Free Checking
- ✓ First Order of Personal Checks FREE
- ✓ Free VISA® Check Card with CashBack Rewards
- ✓ Overdraft Line of Credit
- ✓ Up to 1/2% Off Quoted Personal/Auto Loan Rates
- ✓ \$250.00 Off First Mortgage Closing Costs (purchase or refinance)
- ✓ Free Bill Pay
- ✓ Free Online Banking
- ✓ Free eStatements
- ✓ Service Charge Free Savings Accounts
- ✓ Free IRA Plan
- ✓ Free Travelers Checks
- ✓ Free Notary Public Service
- ✓ Home Computer Loan Program
- ✓ First Time Home Buyers Seminars
- ✓ Direct Access Telephone Account Information Center (800) 991-4296
- ✓ VISA® Credit Card

Plus: • First Time Homebuyer Seminars • On-Site Personal Financial Services Representatives
• Credit Counseling Seminars • Secure Online Mortgage and Consumer Loan Applications with Immediate Response • Retirement Seminars • Seminars on Money Matters For Teens & Children • Scholarship Opportunities