

OVERDRAFT PROTECTION



Think First...
for peace of mind

HONOR FIRSTSM

OVERDRAFT LINE OF CREDIT

OVERDRAFT SAVINGS TRANSFERS

 **FIRST CITIZENS'**
FEDERAL CREDIT UNION
Think Convenience. Think First.

OVERDRAFT PROTECTION



First Citizens' offers you convenience and peace of mind! Here are three easy ways to ensure your transactions are always covered:

Honor FirstSM*

Opt in to Honor FirstSM and if a check or electronic transaction is presented to your account to be paid and funds are not available, First Citizens' will pay the item. Avoid transaction declines, and incurring additional charges from the payee for returned items or late payments by getting convenient access to money, when you need it. Opt in today!

Overdraft Line of Credit*

Apply for this line of credit and when approved, it will be attached to your checking account. Money will be transferred from your line of credit to your checking account to cover items presented for payment when funds are not available. The Overdraft Line of Credit allows you to bank worry free because you know we've got you covered! Apply now!

Overdraft Savings Transfers*

Overdraft Savings Transfers link your savings to your checking account. Money will be transferred from your savings account to your checking account to cover items presented for payment when funds are not available. Overdraft Savings Transfers give you peace of mind, knowing you are banking hassle free because transfers are made automatically and electronically to your account when you need them! Sign up today!

*Please refer to our Service Fee Schedule and Terms & Conditions disclosure for specific eligibility criteria used in our Honor FirstSM Program and applicable fees related to savings transfers. Overdraft Line of Credit requires application and approval, restrictions may apply.

1-800-642-7515 | www.firstcitizens.org |  



Federally Insured by NCUA.
Equal Housing Opportunity