

PERSONAL BANKING



Think First...
for your banking



FIRST CITIZENS'
FEDERAL CREDIT UNION

Think Service. Think First.

■ ■ GET MORE FROM YOUR BANKING RELATIONSHIP

Whether you are looking for Deposit or Loan Services, First Citizens' is available to guide you in making the best financial decisions. We offer a full range of products and services designed to meet your individual needs while providing you with personalized services and total convenience.

In addition, we want to make your banking as convenient as possible. Now, you can open your account, check your balance, make transfers, receive statements, order checks or complete an application right online. Plus, with Mobile Banking you can manage your accounts, pay bills and more from your phone with easy, secure, anytime access.

At First Citizens' we believe in building strong, long-term relationships and we are committed to helping all of our members achieve their financial goals.

■ ■ RELATIONSHIP REWARDS

Relationship Rewards is a member rewards program designed to provide added benefits to your banking relationship simply for doing more of your banking with First Citizens'.

Relationship Premium Rates

As part of our Relationship Rewards program you can earn an additional premium on all of your CDs and IRAs based on your total account relationship.

Loan and Mortgage Discounts

Do you want a better rate on your next loan or mortgage? If you have a First Citizens' checking account with Direct Deposit, you can save time with an Automatic Payment and money with lower rates on your next Auto Loan or Home Equity Line of Credit. If you would like more information about our lending programs, give us a call and speak with a representative today!

■ ■ SAVINGS

Basic Savings

A regular savings program should be an important part of your monthly budget. Savings accounts provide a safety net, a place where your money can earn dividends, and still be "liquid"; meaning you can get it quickly. First Citizens' does not charge monthly maintenance fees on savings accounts. Also, in the interest of your safety and security, your deposits are insured by the NCUA and MSIC.

Elite Money Market Statement Savings

Looking for a higher return but want to keep your funds available? This account offers the safety, security and access you get from a savings account with a great tiered rate structure so you can increase your dividend earnings.

Hero Savings Account

The Hero Savings is a tiered rate account available for U.S. Veterans and those currently serving on active military duty. Earnings are based on balances and you must have a Hero Checking to be eligible for a Hero Savings Account.

Champion Savings Account

The Champion Savings is a tiered rate account available to Police, Firefighters, EMS personnel, Teachers & Healthcare Professionals. Earnings are based on balances and you must have a Champion Checking to be eligible for a Champion Savings account.

Term Certificates/IRA

A Term Certificate pays a higher dividend rate for investing your money for a predetermined period of time. We have several terms you may choose from - three months to five years with a \$500.00 minimum balance to open. Dividends are compounded and paid to your account monthly. You may also elect to have your dividends transferred to another First Citizens' account.

Think First...
for the best
financial products

■ ■ CHECKING

Direct Bonus Checking

This account rewards you with a Bonus Dividend for your Direct Deposit into this Checking account. You can earn up to 1% Bonus Dividend¹ monthly on your Direct Deposit amount per cycle. To open this account and to earn your monthly bonus, you must also have a Savings account with a daily balance of \$500.

Hero Checking Account

To thank our Veterans and those on active military duty. The Hero Checking account features:

- free ATM transactions anywhere in the world!
- 1% Bonus Dividend² with direct deposit.
- free checks and re-orders.
- discounts on loans.
- higher rates on CDs and Savings accounts.
- custom Visa® CheckCard.

Open a Hero account and we will make a donation to a Veteran's Service Organization of your choice.

Champion Checking

Champion Checking was created especially for Police, Firefighters, EMS personnel, Teachers and Healthcare Professionals to thank you for your service in our communities. This account features:

- free ATM transactions anywhere in the world!
- free checks and re-orders
- custom Visa® CheckCard
- 1% Bonus Dividend² with direct deposit
- discounts on loans
- higher rates on CDs and Savings accounts

Also, each time a new Champion Checking account, Auto Loan, Mortgage or Home Equity Loan is opened by a Champion member, a donation is made to the Champion Family Scholarship Fund! Champion scholarships are available each year exclusively to immediate family of members with a Champion Checking Account.

Basic Checking

This account has no minimum balance requirements, no monthly fees, free first order of 25 checks, Cash Back Rewards and much more all at no cost to you. It is the account where FREE means FREE!

■ ■ ONLINE SERVICES



BILL PAY - Manage your expenses and pay all of your bills online from one place and gain better control over your spending and expenses.



ONLINE BANKING - Manage your accounts easily and quickly with instant access to account information anytime, any place.



E-STATEMENTS/E-BILLS - Receive your deposit or loan account statements online. Whether you want to save time, save a tree, or just get organized, here is your solution.



MOBILE BANKING - With Mobile Banking from First Citizens' you can manage your accounts from your phone with easy, secure anytime access so you can bank when you feel like or even when you don't.



PERSON TO PERSON PAYMENTS - Send, receive and request money in as little as one business day with our personal payment service.



E-ALERTS - Receive eAlerts to help you manage your money while keeping up with today's fast-paced environment. Get notifications by text or email.



E-NEWS - Get up-to-date information on a monthly basis as well as exclusive promotions and specials, credit union news, and important financial tips.

Find all the tools you need in one place, at www.firstcitizens.org.

Think First...
for convenient,
hassle free banking!

¹ Earn 1% of Direct Deposit up to \$10 each month and required \$500 in Statement Savings

² Earn 1% of Direct Deposit up to \$10 each month and required \$100 in Champion/Hero Savings

CHECKING ACCOUNT FEATURES

Features	Hero Checking	Champion Checking	Basic Checking	First@Work Checking	18/59 Checking	Direct Bonus ¹ Checking
Minimum Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
No Monthly Maintenance Fee	✓	✓	✓	✓	✓	✓
No ATM Withdrawal Fee ²	Plus ATM Surcharge Rebates	Plus ATM Surcharge Rebates	✓	Plus 6 ATM Surcharge Rebates	✓	✓
FREE Bill Pay	✓	✓	✓	✓	✓	✓
FREE Online Banking	✓	✓	✓	✓	✓	✓
FREE eStatements	✓	✓	✓	✓	✓	✓
Honor First	✓	✓	✓	✓		✓
Earns Dividends	✓	✓		✓		✓
FREE Checks	✓	✓	First Order	✓	✓	✓
Bonus Dividends ³	Required \$100.00 in Hero Savings	Required \$100.00 in Champion Savings		Required \$500.00 in Statement Savings		Required \$500.00 in Statement Savings
FREE Overdraft Protection	✓	✓		✓		

1 Requires \$500 in statement savings account in order to open a direct bonus checking account.

2 May be subject to surcharge(s) by ATM owner.

3 Earn 1 % of Direct Deposit up to \$10 each month.

■ ■ CONSUMER LENDING

Automobile Loans

First Citizens' offers low-cost financing designed to meet your individual needs, whether you are shopping for a new car, truck, van, or refinancing your existing vehicle. Our competitive fixed rates, flexible terms and personalized service will make your auto buying experience a pleasurable one.

A pre-approved vehicle loan from First Citizens' gives you the cash-in-hand to increase your bargaining power. Ask about the options available to you today!

Personal Loans

First Citizens' offers personal unsecured loans. Use the money for expenses, major appliance purchases, furniture, vacations, or for any other worthwhile purpose. The choice is yours.

Secured Savings & Term Certificate Loans.

You work hard to save for your future, do not withdraw your money, use it as collateral and establish a credit history to purchase the things you need. Best of all, your money continues to earn dividends for you during the repayment term of your loan.

■ ■ REAL ESTATE LENDING

First Citizens' can make it easy for you to take advantage of the benefits of home ownership. You will find a wide variety of products, one of which is sure to meet your needs and your budget. Whether you are purchasing, refinancing or taking a loan against your equity, our knowledgeable mortgage originators are always available to answer questions and help you through the application process.

- Fixed & Adjustable Rates
- First-Time Home Buyer Programs (with possible down payment assistance)
- Home Equity Loans & Lines of Credit up to 100% LTV
- Construction Loans/Permanent and Turn Key Loans
- Massachusetts Housing Finance (MHFA) Agency Loans
- Zero Money Down, No MI Options
- Solar Loan Program
- Home Improvement Loans

Prequalify for your Mortgage!

Before you begin house hunting, take the first step. Figure out how much you can afford to spend by prequalifying for your mortgage. Prequalification is a no cost, no obligation exercise that will answer your questions about the financial responsibilities of purchasing a home before you actually apply for a loan. Ask us about a STEP ONE application today.

Apply for a loan or mortgage online at firstcitizens.org, by phone at **800-642-7515** or in person at any one of our branch locations near you.

■ ■ FIRST@WORK

F@W is a program that offers unique and specialized services to the employees of a company partnered with First Citizens' Federal Credit Union. As an employee of a F@W company you are entitled to a variety of credit union products, services and exclusive benefits package.

- No minimum balance
- No ATM withdrawal fee
(plus rebate on 6 ATM surcharges per statement cycle)
- Custom Visa® CheckCard
- Earn Dividends
- Plus, Bonus Dividends¹
- Free Online & Mobile Banking, Bill Pay, & e-Statements
- Free stylized checks
- Higher rates on CD Accounts
- F@W Savings Account
- Free IRA Plan
- Discounts on Consumer Loans
- Mortgage Loan discounts
- Onsite personal financial services representative
- Free notary public service
- BJ's Club membership discount

Find out if your company is a F@W employer. Ask an associate for details!

¹ Earn 1% of Direct Deposit up to \$10 each month and with a required \$500 in Statement Savings.

■ ■ SAFETY & SECURITY

Deposit insurance coverage through NCUA and MSIC. Fraud alerts and security updates at:

www.firstcitizens.org

■ ■ ADDITIONAL SERVICES

- Direct Deposit
- Overdraft Protection
- Custom Visa® CheckCard
- Direct Access 24 Hour Hotline
- Auto Transfer
- Bank Checks / Money Orders
- Notary Service
- Wire Transfers
- Deluxe Card Visa® Gift Cards
- MassSave Heat Loan Program

■ ■ FIRST CITIZENS' INSURANCE AGENCY

We offer Auto and Homeowners Insurance, Business and Renter's Insurance and much more with fast, reliable service. The more policies you have with First Citizens' Insurance Agency, the more you save!

For a free quote, visit us at www.firstcitizens.org or call today at 774-628-7886.

Think First...
and become a
member today!

■ ■ BRANCH LOCATIONS

Contact Center/Administration Center

200 Mill Road, Suite 100
Fairhaven, MA 02719
Toll Free Line: 1-800-642-7515
Local Line: 508-999-1341

Downtown Office

271 Union St.
New Bedford, MA 02740

North Office

570 North Front St.
New Bedford, MA 02745

South Office

1341 Cove Road
New Bedford, MA 02744

Mattapoisett Office

2 Fairhaven Road
Mattapoisett, MA, 02739

Wareham Office

396 Onset Avenue
East Wareham, MA 02538

Taunton Office

289 Winthrop St. / Rte 44
Taunton, MA 02780

Raynham Office

629 South St. West
Raynham, MA 02767

Falmouth Office

352 Main St. /Library Sq.
Falmouth, MA 02540

Hyannis Office

66 Falmouth Rd.
Hyannis, MA 02601

Orleans Office

198 Route 6A
Orleans, MA 02653

Mashpee Office

71 Jobs Fishing Rd.
Mashpee, MA 02649

Plymouth Lending Center

Harborview Place
225 Water Street, Suite B-118
Plymouth, MA 02360
508-542-2825

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



NMLS#
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