



**SELECT EMPLOYEE GROUP BENEFITS
EXCLUSIVELY FOR YOU.**



MEMBERSHIP ENROLLMENT INFORMATION

Your employer and First Community (FCCU) have partnered to extend you a special offer of credit union membership and benefits through our Select Employee Group Program. Your benefits are outlined on the next pages, including up to **\$300 in Cash Coupons** and a **\$1,000 Guaranteed Line of Credit**.¹

As a not-for-profit financial cooperative, FCCU has an advantage over other types of financial institutions with lower loan rates and higher savings dividends. We are dedicated to serving our members with sound financial products and services, including conveniently located branches across the Greater Houston Area, 6,800+ Shared Branch locations Nationwide, 55,000+ Free Allpoint ATMs, Mobile and Online Banking services and much more.

IT'S EASY TO TAKE ADVANTAGE OF YOUR CREDIT UNION BENEFITS!

SIGN UP ONLINE TODAY AT FCCU.ORG

For questions, call [281.856.5300](tel:281.856.5300) or [800.456.3228](tel:800.456.3228) or bring the coupon to the branch location nearest to you.

¹Credit will be pulled during the application process for verification purposes only. Other rates and terms available under non-guaranteed loan types. FCCU only allows one guaranteed line-of-credit per Member. Members that are in bankruptcy or have caused FCCU a loss are not eligible for this loan. Members who do not have one year of employment with a SEG or who are no longer employed with a SEG are not eligible for this loan.

EXCLUSIVE OFFERS

RECEIVE
UP TO
\$100

OPEN A NEW CHECKING ACCOUNT WITH DIRECT DEPOSIT

FCCU Checking Account Features:

- FREE eServices including Online Banking, eStatements, BillPay¹ and more
- FREE Person to Person (P2P) Transfers
- iPhone & Android Apps
- FREE Visa[®] Debit Card and much more!



Add free Direct Deposit to save time and money. Minimum \$500 required monthly.

¹BillPay is free as long as one bill payment is made per month; otherwise \$3.95 fee will be charged. Restrictions may apply. See back of coupon for details.

RECEIVE
UP TO
\$100

OPEN A NEW VISA[®] FCCU CREDIT CARDS

Visa[®] FCCU Rewards Credit Card Features:

- NO annual fee
- NO over-the-limit fee



Certain credit criteria apply. See back of coupon for details.

RECEIVE
UP TO
\$100

OPEN A NEW LOAN ACCOUNT

FCCU Loan Accounts Offered:

- New Auto Loans
- Used Auto Loans
- Personal Loans



Plus, Skip-A-Payment up to 2 times per year!

Certain credit criteria apply. See back of coupon for details.

APPLY TODAY

PLUS, ARE YOU IN NEED OF \$1,000?

When applying online, use Promo Code: **BD101**

Coupon good for personal checking accounts only. Not valid on subsequent checking accounts. Coupon or promo code must be presented at time of account opening. Certain credit criteria apply. \$100 will be given when new checking with Direct Deposit is initiated with a minimum of \$500 received monthly. Funds will be deposited into savings account after checking account with direct deposit has been open for 120 days. Must have both checking and direct deposit to receive bonus. Bonus is subject to tax on form 1099-INT. Copies of coupons not accepted. One coupon redeemed per product. Cannot be combined with any other offers. See representative for details.

FCCU OFFICE USE ONLY

Member Name _____ Member # _____
Company Name _____
SEG Affiliation # _____ Teller # _____
Date Redeemed _____ Coupon valid through 12/31/2023

PB: Forward coupon to Marketing for credit

281.856.5300 | 800.458.FCCU (3228) | FCCU.org

When applying online, use Promo Code: **BD102**

Certain credit criteria apply. Visa rates are non-variable and subject to change quarterly. Minimum monthly payment of 3% or \$18, whichever is greater, required monthly. Coupon or promo code must be entered at time of application. Savings account must be established with a minimum \$5 deposit for membership. Funds will be deposited into savings account within 10 business days. Bonus is subject to tax on form 1099-INT. Copies of coupons not accepted. One coupon redeemed per product. Cannot be combined with any other offers. See representative for details.

FCCU OFFICE USE ONLY

Member Name _____ Member # _____
Company Name _____
SEG Affiliation # _____ Teller # _____
Date Redeemed _____ Coupon valid through 12/31/2023

PB: Forward coupon to Marketing for credit

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When applying online, use Promo Code: **BD103**

Certain credit criteria apply. Secured Loan and Business Loans are ineligible loan types. Coupon or promo code must be presented at time of application. Offer not valid for Guaranteed Line of Credit, Credit Cards, Home Equity, Home Improvement or Mortgage Loans. Savings account must be established with a minimum \$5 deposit for membership. Funds will be deposited into savings account within 10 business days. Bonus is subject to tax on form 1099-INT. Copies of coupons not accepted. One coupon redeemed per product. Cannot be combined with any other offers. See representative for details.

FCCU OFFICE USE ONLY

Member Name _____ Member # _____
Company Name _____
SEG Affiliation # _____ Teller # _____
Date Redeemed _____ Coupon valid through 12/31/2023

PB: Forward coupon to Marketing for credit

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FCCU exclusively offers all Select Employee Group (SEG) members a \$1,000 Guaranteed (GZ) Line of Credit.¹

REQUIREMENTS:

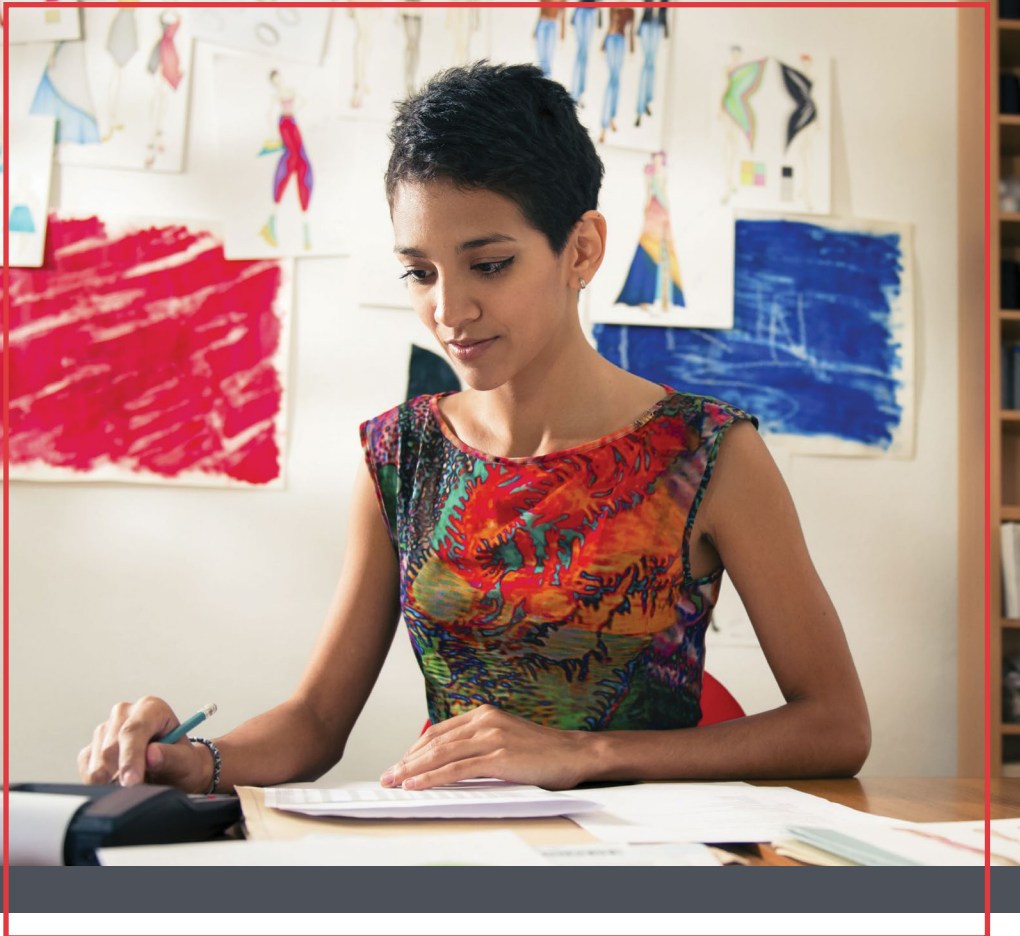
- FCCU Checking w/Direct Deposit for at least 6 months²
- Employed with SEG for at least 1 year
- All FCCU accounts/loans must be in good standing

BENEFITS:

- 16.99% APR³
- Monthly payments of \$100
- Advance what you need, whenever you need it, up to \$1,000
- Interest charged only on funds used

Apply at [FCCU.org/GZ](https://www.fccu.org/GZ)

¹Credit will be pulled during the application process for verification purposes only. Other rates and terms available under non-guaranteed loan types. ²Direct Deposit requires that a minimum of \$500 be received each month in the checking account. FCCU only allows one guaranteed line-of-credit per Member. Members that are in bankruptcy or have caused FCCU a loss are not eligible for this loan. Members who do not have one year of employment with a SEG or who are no longer employed with a SEG are not eligible for this loan. Application processing may take up to 7 business days. ³APR = Annual Percentage Rate.



YOUR EXCLUSIVE CREDIT UNION BENEFITS:

FREE Checking | FREE Visa® Debit Card | FREE Online Banking
 FREE Direct Deposit | FREE Mobile Banking including Mobile Deposits
 Overdraft Privilege¹ | Person 2 Person (P2P) Transfers²
 Increased rate of .25% APY³ on first Certificate of Deposit



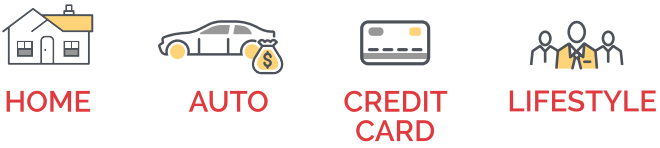
Routing Number
313084674

JAMES C. MORRISON 35-8467/130 101
 1765 SHERIDAN DRIVE
 YOUR CITY, STATE 12345
 Date _____
 Pay to the Order of _____ \$ _____
 Dollars
FIRST COMMUNITY CREDIT UNION
 For _____
 313084674 123456789 0101

FIRST COMMUNITY CREDIT UNION Replace with your Member Number
 Routing Number

MEMBER NUMBER

THINK FIRST® WHEN YOU NEED A LOAN:
 FCCU provides a variety of loans to best fit all of your financial needs.



With FCCU, the loan process is both fast and easy! There are no application fees or prepayment penalties; plus, we offer a number of repayment options including payroll deduction, direct deposit and automatic transfer.

Visit [FCCU.org/Loans](https://www.fccu.org/loans)
 and apply today!

¹Certain criteria apply. Overdraft Privilege is available on some types of checking accounts.
²P2P transfers are available for person to person payments through Online Banking. ³APY= Annual Percentage Yield. .25% APY increase valid on first certificate only. Not valid on subsequent certificates. FCCU invites anyone who lives, works or worships in Harris, Fort Bend or Montgomery County to experience a First Rate difference with us.



SIGN UP ONLINE AT [FCCU.ORG](https://www.fccu.org)

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or bring the coupon to the branch location nearest to you.

Visit [FCCU.org/locations](https://www.fccu.org/locations) for hours and locations.

