
CHECKING ACCOUNTS
Fibre Federal CREDIT UNION
TLC
A DIVISION OF Fibre Federal CREDIT UNION

IT'S A CHECKING ACCOUNT.

WHO DOESN'T NEED A CHECKING ACCOUNT?

Why you need a checking account with Fibre and TLC.

Our checking accounts save you money and make your banking easy. Turn to us for "no worry" check writing with Overdraft Transfer Protection. Depend on your versatile Debit Card that works online and at millions of places that accept Visa.

Look for us near where you work or live — we have 16 convenient locations in Washington and Oregon. Know that we're there for you wherever you go — with worldwide 24-hour access to your funds through Online Banking, Mobile Banking, Call 24 telephone banking, after hours and weekend call center service 363 days a year, and access to over 30,000 ATMs through the CO-OP Network.

FREE CHECKING ACCOUNTS

Fibre/TLC checking accounts are genuinely free and designed to simplify your life by saving you time and money.

Choice Checking

Choice Checking is our premier free checking account. It pays dividends regardless of your balance. You can also earn better-than-certificate dividends on balances up to $20,000, plus refunds on any ATM fees you incur nationwide, up to $25 per month.

To qualify for the premium dividend rate and ATM fee refunds, just meet three easy requirements each Choice Checking cycle:

- Enroll in and receive E-Statements
- Have a minimum of 12 Debit Card transactions of at least $5.00 each post and clear per Choice Checking cycle*
- Have at least one direct deposit or automatic electronic payment post and clear, or one Credit Card purchase post per Choice Checking cycle

What if you don't meet the requirements in a cycle? You'll still earn dividends (just at a lower rate), we won't refund ATM fees, and you'll still enjoy a great free checking account with no hidden fees!

A non-dividend checking account is also available.

*Choice Checking cycle is from the 25th of month to the day before the last day of the following month.

Money Market Checking

This account provides all our checking account conveniences, plus you'll earn tiered rate dividends on your balance.

Patron Checking

No matter which checking account you choose, if you're 62 or older you qualify for Patron Checking benefits too. You'll receive one free box of checks per year, plus five free cashier's checks each month.

Checking Conveniences

Free Debit Card. Use your FFCU/TLC Debit Card to make purchases from your checking account. Your card works everywhere Visa is accepted.

24/7 Access. Access your Fibre Federal and TLC accounts from anywhere with our free, fast, and secure Online Banking, Mobile Banking, Call 24 telephone banking, and after hours and weekend call center service. Online Bill Pay is also available, and makes short work of bill paying chores.

Fibre Federal and TLC ITMs are always free to members, and you can enjoy access to over 30,000 CO-OP ATMs across the country. You will not be charged a fee by the ATM owners within the CO-OP Network, but we assess a $2 fee for non-Fibre/TLC ATMs. If you meet Choice Checking requirements, we'll reimburse up to $25 of your ATM fees every month!*

Overdraft Transfer Protection, Overdraft Line of Credit, Courtesy Pay, & Debit Card Courtesy Pay. We'll automatically transfer funds in $100 increments from your designated share account or line of credit to your checking account to cover any activity producing a negative balance. (Interest may apply to transfers from loans.)

With Courtesy Pay, we'll cover your overdrafts from checks, recurring debits, and electronic transactions up to a predetermined amount for a fee, until you are able to bring the account current.

Enroll in optional Debit Card Courtesy Pay and we'll extend that service to your Debit Card, Point of Sale (POS), and ATM transactions up to a predetermined amount for a fee, per occurrence.

Checking Protection Package. This collection of services includes Fibre Card Manager, Online & Mobile Banking alerts, free Overdraft Transfer Protection, Courtesy Pay, Debit Card Courtesy Pay, and Overdraft Line of Credit. These services work together to create multiple lines of defense against fraud and unexpected balance surprises.

Safety & Security. Use Direct Deposit to automatically deposit your paycheck, retirement check, or Social Security check. Reduce the risk of theft or fraud even further with free E-Statements. Receive your statements through a secure online connection faster and safer than mailed paper statements.

It's Easy to Switch!

Call or visit any of our service centers for help with moving your existing checking account to Fibre/TLC. We make it simple to close your old account, transfer your balance, change your automatic payments and deposits, and more.

Learn more, check rates, and open a checking account at fibrecu.com.

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fibrecu.com | 800.205.7872

Longview
Commerce 822 Commerce Ave
Ocean Beach 2121 32nd Ave
Triangle Mall 800 Triangle Center

Kelso
1003 13th Ave S
102 NW 5th Ave

Castle Rock
202 Front Ave SW

Kalama
384 N First St

Woodland
1147 N Goerig St
Express: 1494 Dike Access Rd
Mortgage Center: 1147 N Goerig St

Rainier, OR
102 W 5th St

Astoria
85 W Marine Dr

Warrenton
1771 SE Ensign Ln

Seaside
2315 N Roosevelt Dr

Tillamook
1510 3rd St

Lincoln City
2004 NW 36th St

Newport
1625 N Coast Hwy

SOCIAL MEDIA

NCUA