Star-Studded Benefits
AWARD-WORTHY CHECKING

Our Value Checking account includes premium features and the benefits you need to create an award-worthy financial picture[1].

- Get **paid up to 3 days early**[2] with Advance Pay!
- Receive loan APR discounts when you setup autopay & direct deposit.
    - **0.25% discount** on Adjustable-rate mortgages, HELOCs, and home equity loans[3].
    - **0.75% discount** on Personal Loans, Union Dues Loans and Auto Loans[4].
- Up to **$180 in ATM fee rebates** per year[5].
- **Free access to Zelle®**[6] to send money quickly and securely.

Plus, enjoy no minimum balance requirements, no monthly service fees with eStatements[7], and access to 24/7 mobile banking with mobile deposits.

Scan the QR code to easily open an account online today!

Inside The VALLEY THE LIST TOP CREDIT UNIONS 2024

FIRST ENTERTAINMENT® CREDIT UNION

1 You must maintain at least $1,000 in qualifying monthly direct deposits into your Value Checking account to be eligible for the listed benefits. The qualifying direct deposits must come from a payroll source added to an active First Entertainment Value Checking account. A grace period of up to 90 days will be provided to accommodate gaps in employment. Should the grace period lapse, and you no longer meet the requirement, you will not be eligible for the listed benefits until the requirements are met again.

2 Early access to your direct deposit of funds is not guaranteed and is dependent on the timing of receipt by the payer. We generally make direct deposits available up to 3 days earlier than the payment date specified in the direct deposit file. Early availability is not guaranteed and may vary from deposit to deposit.

3 Adjustable-Rate Mortgage (ARM), HELOC, and Home Equity Loans are limited to one initial grace period of 90 days from taking out the loan to meet the direct deposit requirements. Loans must be set up for auto payments from a Value Checking account and meet the direct deposit requirements stated above within 90 days of funding the loan to qualify for the discount. Should you no longer meet this requirement, you will not be eligible for the listed benefit during the life of your loan. Advantage, Youth, and Business Checking accounts do not qualify. Offer is valid on ARM, HELOC, and Home Equity loans funded after April 1, 2024, only. Existing First Entertainment loans funded prior to April 1, 2024, do not qualify.

4 Personal Loans must be set up for auto payments from a Value Checking account and meet the direct deposit requirements stated above within 90 days of funding the loan to qualify for the discount. Should you no longer meet this requirement, you will not be eligible for the listed benefit during the life of your loan. A grace period of up to 90 days will be provided to accommodate any gaps in employment and/or payroll changes. Advantage, Youth, and Business Checking accounts do not qualify.

5 ATM fee rebates will be deposited into your Value Checking account at the end of each month based upon the amount of non-First Entertainment ATM surcharge-fees charged to the account. The maximum total ATM fee rebate is $15 per account, per month, regardless of the number of joint owners or debit cards issued.

6 To send or receive money with Zelle®, both parties must have an eligible checking or savings account. To be eligible for Zelle(R), you must be a member for at least 90 days. To send or receive money with Zelle(R), both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes and generally do not incur transaction fees. Zelle(R) and Zelle(R) related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

7 To avoid a monthly service fee, the account must be signed up for eStatements only. For fee information, please refer to our current Schedule of Fees and Charges. No dividends are paid on this account.

Scan the QR code or visit firstent.org/valuechecking for more information.

FIRST ENTERTAINMENT® CREDIT UNION