

Deposit Accounts

Bellaire

4300 Bissonnet
Bellaire, TX 77401

CenterPoint Plaza

1111 Louisiana, Ste. 520
Houston, TX 77002

Champion Forest

8707 Spring Cypress, Suite A
Spring, TX 77379

Cypress

7025 Fry Road
Cypress, TX 77433

Gulf Freeway

8980 Clearwood
Houston, TX 77075

North

1920 Rankin Rd, Ste. 145
Houston, TX 77073

Northwest/Administrative Office

9621 W. Sam Houston Parkway N.
Houston, TX 77064

The Woodlands

Hughes Christensen
9110 Grogan's Mill Rd.
The Woodlands, TX 77380

Reliant Plaza – Restricted Access

1000 Main Street, 22nd Floor
Houston, TX 77002

South Texas Plant (STP) – Restricted Access

PO Box 289
Wadsworth, TX 77483



832-688-1000 • 800-822-4328
www.FSCU.com





First Service Credit Union is here for you...

For over 70 years, First Service has been serving members, beginning with The Hughes Tool Company in 1935. Today, First Service serves over 50 sponsor companies and is open to the public of Harris County. The credit union is a strong financial institution, with over 34,000 members and more than \$200 million in assets. Whatever your unique financial situation may be, First Service guarantees to provide superior service to *every member, every time.*

Savings Accounts

Whether you are saving for a special purchase, a rainy day or retirement, First Service Credit Union has the savings instrument to meet your needs and fit your lifestyle. Our generous selection and flexible options make First Service the perfect place to save for all reasons!

Primary Savings Account Membership Account

Get your membership started today with just a \$5 minimum opening deposit! This savings account earns dividends for every day the balance is at least \$100. Account privileges include:

- Become a member-owner of First Service
- Save for any purpose
- Use the account as collateral to secure loans at a very favorable rate, while the balance still earns dividends
- Use the account as a source for overdraft protection for any First Service Checking Account
- Free ATM card

Club Account

First Service's Club Account is a convenient way to save for vacation, holiday expenses, taxes, insurance, home repairs or other expenses throughout the year. With your Club Account you can:

- Earn a monthly dividend
- Make deposits with cash, payroll deductions, or direct deposit
- Receive your funds by November 15
- Make a vacation withdrawal prior to November 15

Health Savings Accounts

This specialty account acts as a supplement for persons that have a high deductible health plan.

- Funds can be used for qualified medical expenses, including co-pays
- There are tax advantages with an HSA—consult your tax advisor
- Dividends paid on account and HSA Debit Card available
- It is completely portable—a person can take it with them wherever the future may lead them
- Funds are transferable from year to year—there are no “use it or lose it” rules
- The withdrawals are tax free

Certificates of Deposit

Longer term safe investments are possible with a First Service CD. This money will steadily earn fixed* dividends.

- We offer highly competitive rates. If you find a better rate, we'll try to match or beat that rate
- Add a maximum of \$10,000 to CDs with a 2-year term or less
- Two-Step Program – for CDs with a 2-year term or less this feature allows you to step up to a higher yield twice during your term, without extending your term
- Flexible terms – up to 5 years
- Low minimum deposit of \$500
- Youth (up to age 24) CDs available with low minimum deposit of \$200

Jumbo CDs (minimum \$50,000) are available.

*Early withdraw penalties may affect the rate of return.



Individual Retirement Accounts (IRAs)

An IRA is one of the smartest ways to save for a secure and comfortable retirement, or even for your children's education. First Service offers both Roth and Traditional IRAs, as well as the Coverdell Educational Savings Account (ESA).* Talk to a First Service IRA Specialist for more information on these programs and find out which IRA will fit your needs.

*Consult with a tax specialist for advice on how any investment affects your tax return.

Insured Investments

The shares (deposits) in your credit union are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration (NCUA). Your share insurance is similar to the deposit insurance protection offered by the Federal Deposit Insurance Corporation (FDIC). Properly established share accounts in federally insured credit unions are insured up to at least \$250,000. You may obtain additional insurance coverage on multiple accounts, but only if you have different ownership interests or rights in different types of accounts and you properly complete all of the account forms and applications. Individual Retirement Accounts (IRAs) are separately insured up to \$250,000.

Youth Accounts

Two-thirds of young adults today do not have the financial education they need. Helping youth understand money at a young age offers lifetime benefits.



Kirby Kangaroo Club (0-12 years)

A basic savings account with all the perks of credit union membership! Set up in the child's name, they receive all the attention and recognition as a member of First Service.



CU Succeed Club (13-17 years)

This account offers the next financial step up for the teen age years—a savings account plus a checking account with a parent or guardian as co-signer. Let teens learn how to write their own checks, balance a checkbook, and use a VISA® Check Card with Rewards Program wisely. Accounts can even be monitored online.

Both clubs offer:

- Personalized membership cards
- Gift for joining the club
- Quarterly newsletter mailed directly to the club member
- Free club specific websites – click on each logo from our homepage at www.FSCU.com to access them
- FREE online banking access (with parents permission) through HomeNet™
- Ongoing special deposit incentives
- Access to other First Service financial services
- Use of convenient coin sorters (Sorters at select locations only. Please visit our website for a listing)

For more youth account information, ask any representative or visit www.FSCU.com/youth. Additionally, with our flexible Certificates of Deposit and the Coverdell Education Savings Account (ESA), First Service can help you, and your child, save money for their college education. It's never too early to begin!

First Service recognizes the importance of education and is proud to offer annually the Verble W. Parish Scholarship Program. Ask for details.

Convenience

ATM Locations

First Service participates in three FREE ATM networks - Select ATM, Credit Union Friendly, and CO-OP Network offering members access to over 28,000 FREE ATMs. Go online to www.FSCU.com to find a FREE ATM near you.

SAM's VIP Phone Line

24-hour/7days a week/365 days a year access to your account via touchtone phone. Just call 832-688-1050 or 800-797-8471 and be able to:

- Make balance inquiries
- Transfer funds
- Make loan payments
- Obtain account histories
- Find out what checks have cleared
- Cut a credit union check from your account in your name

Ask a representative for assistance in establishing your PIN number for VIP telephone access.

HomeNet™ – FREE Home Banking

Available to anyone with any First Service account! Access your First Service accounts from anywhere in the world. View balances, schedule transfers, set up eALERTS, enroll in Bill Pay and more! To enroll, visit our website at www.FSCU.com and click on the HomeNet logo on the home page or contact your nearest branch.

Bill Pay

Bill Pay is FREE with any First Service checking account when you sign-up through HomeNet.

- Pay Bills online
- Set up recurring payments
- Get e-mail reminders
- Payments pop-up calendar
- Transfer Funds

Checking Accounts

First Service offers great checking accounts to meet your unique needs.

The “First Move” to Easy Checking

First Service offers qualified members a “First Move” loan with an interest refund feature for anyone wishing to open a new checking account. This 6-month loan can be used to maintain a balance in your new First Service checking account while you are changing from your old financial institution.

Overdraft Protection*

This valuable service adds a measure of protection to your checking account by covering your insufficient funds items. That means instead of returning an item to the merchant because of insufficient funds, the credit union may pay your item, saving you additional charges from merchant collection companies.

- 1. Link to your savings account.** Use the money you have in your First Service savings account as a cushion should you overdraw your checking account.
- 2. Link to a line of credit.** A line of credit provides you with money when you need it most and can help prevent costly checking account overdrafts.
- 3. Check Sentry.** Check Sentry may cover your overdraft items, up to an approved limit, for one low fee per covered overdraft transaction.

**Charges may apply*



VISA® Check Card with UChoose Rewards

A Visa Check Card is available with all First Service checking accounts. With your card, just shop, earn reward points and then choose your reward! It's that simple! Earn 1 point for every \$2 spent for each signature (credit) or non-pin purchase. Plus, earn additional points by shopping at participating retailers in-store or online. There is no enrollment – you start earning points immediately! Visit our website and click on the UChoose Rewards logo to sign up for web access to view your points, find retailer point specials and redeem for rewards.

Features	Ultimate FREE Checking*	Fresh Start Checking*	CU Succeed Teen Checking*
No minimum balance requirement	✓ except to earn dividends (optional)	✓	✓
Opening deposit required	\$25	\$25	\$25
Monthly Service Charge	\$0	\$10	\$0
FREE HomeNet™ online access	✓	✓	✓
FREE unlimited bill pay (with checking account)	✓	✓	✓
FREE online check images	✓	✓	✓
FREE E-statements	✓	✓	✓
FREE eALERTS ¹	✓	✓	✓
FREE VIP Phone Service	✓	✓	✓
Access to 28,000 FREE ATM locations ²	✓	✓	✓
ATM withdrawals from foreign machines ³	4 FREE/month	\$1 fee/ATM transaction	2 FREE/month
FREE VISA® check card	✓	✓	✓
UChoose Check Card Rewards Program	✓	✓	✓
250 Rewards Bonus Points at account opening	✓		
Loan discount coupon at account opening	✓		
3 service or fee rebate cards at account opening	✓		
Overdraft protection (savings and/or line of credit)	✓	✓	✓
Check Sentry (additional overdraft protection)	✓		
Unlimited check writing	✓	✓	✓
Direct deposit/payroll deduction	✓	✓	✓
Online check ordering	✓	✓	✓
Dividend bearing	Tiered dividend schedule on balances of \$2000 or more		
FREE checks ⁴ and FREE personalized temporary checks/deposit slips	✓		✓

*All checking accounts are subject to approval. ¹Free service if alert sent to email; if alert sent to cell phone, standard text messaging rates will apply. ²Visit www.FSCU.com for participating locations. ³Non-First Service ATMs. Only \$1 First Service fee is waived. Terminal charges may apply. ⁴All new accounts receive one(1) free box of standard checks at account opening. ⁵Special restrictions apply. Ask for details.