

VALUE CHECKING

Is Now Even

MORE VALUABLE!



With **\$1,000** or more in direct deposits per month, you'll get these additional benefits.¹



Up to **\$15 in ATM surcharge-fee rebates** per month when using non-First Entertainment ATMs and no foreign ATM fees.



Get a **0.25% discount** on an Adjustable-Rate Mortgage (ARM) loan when you use autopay.

AND ENJOY THESE GREAT BENEFITS TOO!

- **No** minimum balance required.
- **No** monthly service fee when enrolled in eStatements.²
- **No** international ATM fees.
- Advanced pay to get your payroll deposits up to **3 days earlier**.³
- Send money quickly and securely with **Zelle**.⁴
- Access to 30,000 **surcharge-free** ATMs.
- **24/7** mobile banking.



Open a **Value Checking Account** today. Have a Value Checking Account already? Start using your debit card **around the globe!**



FIRST
ENTERTAINMENT[®]
CREDIT UNION

¹ You must maintain at least \$1,000 in monthly direct deposits into your Value Checking account to be eligible for the listed benefits. 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. Adjustable-Rate Mortgage (ARM) loans are limited to one initial grace period of 90 days from taking out the loan to meet the direct deposit requirements. Advantage, Youth and Business Checking accounts do not qualify.

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, regardless of the number of joint owners or debit cards issued.

Adjustable-Rate Mortgage (ARM) 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. Offer is valid on ARM loans funded after April 1, 2024 only. Existing First Entertainment loans funded prior to April 1, 2024, do not qualify.

² 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 Account Fees and Charges. No dividends are paid on this account.

³ 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.

⁴ To be eligible for Zelle®, you must be a member for at least 90 days. U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes and generally do not incur transaction fees. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Visit [FirstEnt.org](https://www.FirstEnt.org) or call **888.800.3328**
to find a branch or ATM near you.

