

Free VISA Check Card

Access your account funds with a Visa Check Card anywhere Visa is accepted. Plus, you can use more than 10,000 fee-free ATMs nationwide. You also receive valuable purchase protection from Visa and earn CURewards™ Points each time you use your Visa Check Card with a signature.

Online Banking

Online banking is a free service with eStatements and Online Bill Pay. Reduce your environmental impact and easily pay bills. With online banking you can:

- Open new accounts
- Receive and pay bills online
- Receive eStatements
- Apply for a loan
- Apply for a mortgage
- Set up account alerts to e-mail you about deposits or withdrawals from your account
- Access and review balances and transactions
- Reorder checks
- Transfer funds between accounts
- Review credit card statements
- Transfer a credit card balance
- Replace a damaged credit card
- Order a new PIN number



P.O. Box 2600
Jacksonville, Florida 32232
904.354.8537
800.342.8416
www.CommunityFirstFL.org



This Credit Union is federally insured by the National Credit Union Administration.

rev. 01.10

FHA
Approved
Lender

Checking, Savings & Certificates of Deposit

Banking solutions with competitive interest
and dividend rates



Safe and Secure

All deposits at Community First are insured up to \$250,000 by the National Credit Union Administration (NCUA) and are backed by the full faith and credit of the U.S. Government. This includes certain insured credit union retirement accounts, such as Individual Retirement Accounts (IRAs).

Savings Accounts

Whether you're saving for your future or for something special we have a service that's right for you.

Primary Share Savings Account

- \$5 minimum deposit to open and maintain
- \$50 min. to avoid a monthly maintenance fee if this is your only account
- \$100 balance to earn dividends

Special Purpose Savings Accounts

- \$25 min. deposit to open and maintain
- \$100 balance to earn dividends

Youth Advantage Accounts

- \$5 min. deposit to open
- Premium dividend rate paid on the first \$500[†]
- Available for ages 0-23

Certificates of Deposit (CD)

- Terms from 3 months to 60 months
- \$500 min. deposit to open
- Jumbo (min. deposit \$100,000) higher rates available
- Junior Jumbo (min. deposit \$45,000) higher rates available

Youth Advantage CD

- Open with as little as \$100
- Add to the CD with \$25 or more anytime through age 23
- Terms are from 3 months to 60 months

Passport Money Market Account

- \$1,000 min. deposit to open
- \$100 balance to maintain
- \$100 balance to earn interest

[†] Balances above \$500 earn current share rate. Fees could reduce earnings on the account.

Checking Accounts

All Community First checking accounts offer:

- First box of checks free (corporate style only)
- Free Visa® Check Card
- Free Online Bill Pay
- Environmentally friendly eStatements

Advantage Checking

- Earn higher interest rates with no monthly fee[†]
- Interest paid on entire balance
- Premium interest rates on first \$500 when you make 6 or more monthly transactions
- \$50 min. deposit to open
- No min. balance required

Freedom Plus Program

- All the advantages of Community First checking and exclusive benefits offered to those age 50 and older
- Free American Express Travelers Cheques®
- Free cashier's checks

Overdraft Protection

Members in good standing can take advantage of several overdraft protection options that save the expense and embarrassment of having checks returned. These options include:

Overdraft Protection through Existing Accounts

In the event of an overdraft, we will transfer funds from savings or other deposit accounts for a small fee.

Overdraft Line of Credit

You can write a check up to your available line of credit, regardless of the balance in your checking or savings accounts.

Overdraft Privilege

Overdraft Privilege is not a line of credit. It simply means that if you should inadvertently overdraw your account, after all overdraft transfer options have been exhausted, we have the discretion to cover your overdrafts.

How It Works

If you overdraw your account, we will normally pay the overdraft, subject to the limit of your Overdraft Privilege. A \$30 overdraft fee applies for each item.

Transactions Overdraft Privilege Covered By

Overdraft Privilege is available for checks, ATM withdrawals, Visa® Check Card transactions and ACH withdrawals.

Available Overdraft Privilege Amounts

Overdraft Privilege is generally limited to a maximum of \$750 or \$1,000 overdraft (negative) balance.

Note: The account balance must be brought to a positive balance for 48 hours within every 30-day period. While Community First will typically pay overdrafts on accounts in good standing, payment is a discretionary courtesy, and not a right or obligation. Community First may, in our sole and absolute discretion, cease paying overdrafts at any time without prior notice of reason or cause.