

Second Chance Checking

So you made a few mistakes...and when the dust settled, you were left with a few marks on ChexSystems. Second Chance Checking lets you chalk it up as experience and move on with your life.



Minimum Balance	\$0
Monthly Charge	\$12
ATM Card	FREE
	<small>Free with "Fee Free" ATMs</small>
Check Card	FREE
Direct Deposit.....	FREE
24-Hour Internet & Phone Teller	FREE
Internet Bill Pay Service	FREE
eStatements	FREE
On-line Check Images	(with eStatement)FREE

Subject to approval. Offer extended to members in ChexSystems due to Non-Sufficient Funds (NSF) activity only. Member may request a Regular Checking account after 12 successful months with no NSFs on the account.

Community Checking

The right tools are crucial when it comes to managing a non-profit organization. We welcome all non-profits including school clubs, PTA's, church groups, social organizations, youth sports groups, etc. to open a Community Checking account with us.



Minimum Balance	\$0
Minimum Balance Charge.....	\$0
Check Writing	Unlimited/FREE
24-Hour Internet & Phone Teller	FREE
Coin Counting	FREE
Notary Service	FREE
eStatements	FREE
On-line Check Images.....	(with eStatement)FREE
Zippered Deposit Bag	FREE

Must be a non-profit group in Escambia, Santa Rosa, or Okaloosa County. Must maintain a minimum share balance of \$25. The organizations tax ID number or valid social security number must be provided. Must provide signed resolution and documents confirming existence of the organization. At least one person on the account must be eligible to join MembersFirst Credit Union.

Use your ATM or Check card where you see these logos:



Business Checking

It's our business to make your business run smoothly! MembersFirst Business Checking has the features and benefits you need to keep your business moving in the right direction. MembersFirst Business Checking includes:



Minimum Balance	\$0
Monthly Maintenance Fee	\$0
Check Writing.....	FREE/Unlimited
Check Card	FREE
Checks	FREE-First Box
24-Hour Internet & Phone Teller	FREE
Internet Bill Pay Service	FREE
eStatements	FREE
On-line Check Images	(with eStatement)FREE
Zippered Deposit Bag	FREE

Minimum opening deposit of \$100 required. Share account required. Free first box of checks limited to Members First standard logo checks. Call for complete details.

ADDITIONAL CHECKING FEES

These fees are non-monthly fees that are charged on a per-occurrence basis. These fees can usually be avoided by properly maintaining your checking account.

Courtesy Pay	\$27.50
Non Sufficient Funds Charge	\$27.50
Overdraft Transfer Fee*	\$5.00
	<small>*Free to Senior Class members.</small>
Stop Payment Fee.....	\$27.50
ATM Transaction Fee.....	\$1.00
	<small>(only when using a non "fee free" machine)</small>
Account Balancing Assistance	\$10.00 (per hour)
Account Research.....	\$15.00 (per hour)
Account Research Production Cost	\$.20 (per page)
Additional Statement Copies.....	\$3.00 (per statement)
Copy of Check.....	\$2.00
Early Account Closing Fee.....	\$10.00
	<small>(on any account closed within 6 months of opening date)</small>

CONTACT US

Information: (850) 434-2211 or Toll Free: 1-877-434-MFCU
 Phone Banking: (850) 433-8350 or Toll Free: 1-877-433-8350
 Website: www.MembersFirstFL.org
 Mail: P. O. Box 12983, Pensacola, FL 32591-2983



- FREE CHECKING
- SELECT CHECKING
- GENESIS CHECKING
- VARSITY CLUB CHECKING
- SENIOR CLASS CHECKING
- SECOND CHANCE CHECKING
- COMMUNITY CHECKING
- BUSINESS CHECKING



CHECKING ACCOUNTS

One is right for you!

CONVENIENCE: that is what a MembersFirst checking account means to thousands of our members. We take advantage of today's technology to give you access to your checking account 24-hours a day, 7 days a week. But, we do it without compromising the credit union philosophy of providing personal service at very low cost to you. Best of all, we give you the opportunity to avoid these charges by properly maintaining your checking account.

Each of our checking accounts provide you with unlimited check writing, free ATM/Check card, "fee free" ATM access and many other benefits as they are listed. If you have any questions about any of these accounts, please feel free to call the Member Information Center at (850) 434-2211 or toll free at 1-877-434-MFCU.

Select Checking

For the member who wants to get the most out of every area of their personal finances, we offer Select Checking. This is a checking account that pays monthly dividends based on the average daily balance of the account.



Interest Bearing.....	ASK
Minimum Balance.....	\$1,000.00
Minimum Balance Charge	\$10.00
	<i>(avoidable with \$1000 balance)</i>
ATM Card.....	FREE
	<i>Free with "Fee Free" ATMs, Plus up to 3 surcharges refunded monthly</i>
Check Card.....	FREE
Direct Deposit	FREE
24-Hour Internet & Phone Teller	FREE
Internet Bill Pay Service	FREE
eStatements	FREE
On-line Check Images.....	FREE

Free Checking

This is no "regular" checking account. While most financial institutions are looking for new ways to charge their customers, MembersFirst Credit Union looks for ways we can save you money.



Minimum Balance	\$0.00
Minimum Balance Charge	\$0.00
ATM Card.....	FREE
	<i>Free with "Fee Free" ATMs</i>
Check Card.....	FREE
Direct Deposit.....	FREE
24-Hour Internet & Phone Teller	FREE
Internet Bill Pay Service.....	FREE
eStatements.....	FREE
On-line Check Images.....	<i>(with eStatement)</i> FREE

GENESIS Checking

For young people age 25 and under, attaining financial independence can sometimes be a struggle. But at MembersFirst, we stand beside these members and help them along with services like FREE checking, a "first time" Credit Card and many other discounted benefits.



Minimum Balance	\$0
Minimum Balance Charge	\$0
ATM Card	FREE
	<i>Free with "Fee Free" ATMs</i>
Check Card.....	FREE
Direct Deposit	FREE
24-Hour Internet & Phone Teller	FREE
Internet Bill Pay Service	FREE
eStatements	FREE
On-line Check Images.....	<i>(with eStatement)</i> FREE

Varsity Club Checking

This elite club is for members who have a checking account, a credit card, and direct deposit at MembersFirst. Members of this club receive all the benefits of our Free Checking account, plus we offer them a discount on each check order they place with us. Ask us about the many other FREE and discounted services you receive as a member of this club and our credit card rebates!



Minimum Balance	\$0.00
Minimum Balance Charge.....	\$0.00
ATM Card	FREE
	<i>(free with "Fee Free" ATMs)</i>
Check Card	FREE
Direct Deposit.....	FREE
24-Hour Internet & Phone Teller	FREE
Internet Bill Pay Service.....	FREE
eStatements	FREE
On-line Check Images.....	<i>(with eStatement)</i> FREE

Senior Class Checking

Our Senior Class is made up of members age 60 and better. We honor these members by offering FREE checking as well as many other Credit Union benefits. Joining the club is free for qualifying members. Ask us for an application today!



Minimum Balance	\$0
Minimum Balance Charge	\$0
ATM Card	FREE
	<i>Free with "Fee Free" ATMs</i>
Check Card.....	FREE
Direct Deposit	FREE
24-Hour Internet & Phone Teller	FREE
Internet Bill Pay Service	FREE
eStatements	FREE
On-line Check Images.....	<i>(with eStatement)</i> FREE
Senior Class Checks	FREE
	<i>(with combined minimum deposit balance of \$2,000)</i>