

# FIRST FEDERAL CREDIT UNION NOTICE OF CHANGE IN ACCOUNT

Effective April 7, 2022, your NSB account(s) will be converted to First Federal Credit Union and shall be governed by the enclosed Terms and Conditions Brochure. Continued use of your account(s) after receipt and effective date of the Membership and Account Agreement constitutes acceptance of, and agreement to, the enclosed disclosures. The following chart summarizes important updates:

Your NSB Account	Your New First Federal Credit Union Account	
Personal	Charity Checking	Free Checking and Earn Rewards! *See Info Box for details.
VIP	Charity Checking	Free Checking and Earn Rewards! *See Info Box for details.
Super Now	Choice Checking	Free Checking that pays Dividends (Interest). **See Info Box for details
Seniors Checking	Choice Checking	Free Checking that pays Dividends (Interest). **See Info Box for details
Friendship Club	Choice Checking	Free Checking that pays Dividends (Interest). **See Info Box for details
It's Your Choice	Charity Checking	Free Checking and Earn Rewards! *See Info Box for details.
On The Go Checking	Charity Checking	Free Checking and Earn Rewards! *See Info Box for details.
HSA Super Now	No HSA's	HSA accounts are not offered by First Federal Credit Union. HSA accounts will continue to be serviced by NSB. Contact an NSB office for details.
Money Market	Personal Money Market	Dividends (Interest) based on balance tiers
Single System Savings	Share Savings	Free ATM/Debit card. No minimum balance fee. Dividends (interest) paid monthly.
Savings	Share Savings	Free ATM/Debit card. No minimum balance fee. Dividends (interest) paid monthly.
Friendship Club Savings	Share Savings	Free ATM/Debit card. No minimum balance fee. Dividends (interest) paid monthly.
Kids Club Savings	Kids First Savings	18 years or younger. Dividends paid at super-rate for first \$500.
Business Checking	Active Business Checking	Monthly maintenance fee of \$7; no excess debit or deposited items fee. Dividends (interest) earning account with rate currently at 0.10%
Business Super Now	Super Business NOW	No monthly maintenance fee; no excess debit or deposited items fee. Dividends (interest) earning account with rate currently at 0.05%
Customized Business	Super Business NOW	No monthly maintenance fee; no excess debit or deposited items fee. Dividends (interest) earning account with rate currently at 0.15%

## \*CHARITY CHECKING - REWARDS FOR YOU & YOUR COMMUNITY!

- ✓ NO MONTHLY ACCOUNT FEE
- ✓ NO MINIMUM BALANCE
- ✓ FREE VISA DEBIT CARD
- ✓ FREE ONLINE BANKING
- ✓ FREE ONLINE BILL PAY
- ✓ UNLIMITED CHECK WRITING
- ✓ FREE CHECK IMAGES
- ✓ OVERDRAFT RESERVE LIMIT OF \$500.00 (SUBJECT TO APPROVAL)

**EARN REWARDS** when using your debit card. Every debit card transaction \$10 or greater where a Personal Identification Number (PIN) is used at a point-of-sale terminal (e.g. retailer, restaurant, gas station, etc.) will earn a \$0.10 reward. Accumulated rewards are paid annually. A \$0.05 reward is also paid to a community non-profit organization!

See [FirstFedCU.com/charitychecking](https://www.FirstFedCU.com/charitychecking) for details.

## \*\*CHOICE CHECKING - FREE CHECKING WITH INTEREST!

- ✓ NO MONTHLY ACCOUNT FEE
- ✓ NO MINIMUM BALANCE
- ✓ FREE VISA DEBIT CARD
- ✓ FREE ONLINE BANKING
- ✓ FREE ONLINE BILL PAY
- ✓ UNLIMITED CHECK WRITING
- ✓ FREE CHECK IMAGES
- ✓ OVERDRAFT RESERVE LIMIT OF \$500.00 (SUBJECT TO APPROVAL)

### INTEREST PAID MONTHLY BASED ON BALANCE!

\$1 - \$24,999	0.05%
\$25,000 - \$49,999	0.10%
\$50,000 - \$99,999	0.15%
\$100,000 - \$199,999	0.20%
\$200,000 - \$499,999	0.25%
\$500,000 +	0.10%