

CHECKING ACCOUNTS

**Fibre
Federal**
CREDIT UNION

TLC
A DIVISION OF **FibreFederal**
CREDIT UNION

IT'S A CHECKING ACCOUNT.

WHO DOESN'T NEED A CHECKING ACCOUNT?

Why you need a checking account with Fibre and TLC.

Our checking accounts save you money and make your banking easy. Turn to us for “no worry” check writing with Overdraft Transfer Protection. Depend on your versatile Debit Card that works online and at millions of places that accept Visa.

Look for us near where you work or live — we have 16 convenient locations in Washington and Oregon. Know that we're there for you wherever you go — with worldwide 24-hour access to your funds through Online Banking, Mobile Banking, Call 24 telephone banking, after hours and weekend call center service 363 days a year, and access to over 30,000 surcharge-free ATMs through the CO-OP Network.

FREE CHECKING ACCOUNTS

Fibre/TLC checking accounts are genuinely free and designed to simplify your life by saving you time and money.

Choice Checking

[Choice Checking](#) is our premier free checking account. It pays dividends regardless of your balance. You can also earn better-than-certificate dividends on balances up to \$20,000, plus refunds on any ATM fees you incur nationwide, up to \$25 per month.

To qualify for the premium dividend rate and ATM fee refunds, just meet three easy requirements each Choice Checking cycle:

- Enroll in and receive [E-Statements](#).
- Make 12 [Debit Card](#) purchases of \$5.00 or more each.
- Make one Direct Deposit or Automatic Payment to/from your Choice Checking account, or make one Credit Card purchase.

What if you don't meet the requirements in a cycle? You'll still earn dividends (just at a lower rate), we won't refund ATM fees, and you'll still enjoy a great free checking account with no hidden fees!

A non-dividend checking account is also available.

Money Market Checking

This account provides all our checking account conveniences, plus you'll earn tiered [rate dividends](#) on your balance.

Patron Checking

No matter which checking account you choose, if you're 62 or older you qualify for Patron Checking benefits too. You'll receive one free box of checks per year, plus unlimited free cashier's checks.

Checking Conveniences

Free Debit Card. Use your FFCU/TLC Debit Card to make purchases from your checking account. Your card works everywhere Visa is accepted.

24/7 Access. Access your Fibre Federal and TLC accounts from anywhere with our free, fast, and secure [Online Banking](#), [Mobile Banking](#), [Call 24 telephone banking](#), and after hours and weekend call center service. Online [Bill Pay](#) is also available, and makes short work of bill paying chores.

You also have unlimited free withdrawals and deposits at any Fibre and TLC ATM, plus surcharge-free ATM access at over [30,000 CO-OP ATMs](#) nationwide.

Your first four withdrawals each month at non-CO-OP ATMs are free. (\$2 each after that.)

Overdraft Transfer Protection, Courtesy Pay, & Debit Card Courtesy Pay. We'll automatically transfer funds in \$100 increments from your designated share account or line of credit to your checking account to cover any activity producing a negative balance. (Interest may apply to transfers from loans.)

With Courtesy Pay, we'll cover your overdrafts from checks, recurring debits, and electronic transactions up to a predetermined amount for a fee, until you are able to bring the account current.

Enroll in optional Debit Card Courtesy Pay and we'll extend that service to your Debit Card, Point of Sale (POS), and ATM transactions up to a predetermined amount for a fee, per occurrence.

Checking Protection Package. This collection of services includes Fibre Card Manager, Online & Mobile Banking alerts, free Overdraft Transfer Protection, Courtesy Pay, and Debit Card Courtesy Pay. These services work together to create multiple lines of defense against fraud and unexpected balance surprises.

Safety & Security. Use Direct Deposit to automatically deposit your paycheck, retirement check, or Social Security check. Reduce the risk of theft or fraud even further with free E-Statements. Receive your statements through a secure online connection faster and safer than mailed paper statements.

It's Easy to Switch!

Call or visit any of our service centers for help with moving your existing checking account to Fibre/TLC. We make it simple to close your old account, transfer your balance, change your automatic payments and deposits, and more.

Learn more, check rates, and open a checking account at [fibrecu.com](https://www.fibrecu.com).



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Longview

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Rainier, OR

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Lincoln City

2004 NW 36th St

Newport

1625 N Coast Hwy



Federally insured by NCUA.