

Checking that **PAYS YOU!**

Earn more than

**6X MORE
INTEREST**

on your checking account balance.⁴

Plus

REWARDS

for using your VISA Check Card.²

New!

 **eFirst** checking

Go green, get more green.

Easily earn \$10 or more per month!⁵

eFirst checking is an innovative First Peoples checking account. You can earn high yield interest on your checking account balance plus rake in more green for using your First Peoples VISA Check Card. **It's FREE, no monthly fee and there is no minimum balance** – simply meet the following painless requirements and you'll be rolling in the green!

One Direct Deposit to your checking account per calendar month

Sign-up and receive e-Statements

Use FP Electronic Bill Pay at least three times per calendar month

Make 10 First Peoples VISA Check Card purchases using your signature per calendar month

It's that simple and you will be earning 2.00% APY¹ on your checking account balance. Additionally, for every First Peoples VISA Check Card purchase using your signature beyond the 10 required will earn you 10¢ per transaction². Cashback in your pocket!

With an interest rate four times the national average³ and six times any local bank⁴, **eFirst** checking at First Peoples is the biggest thing in checking since checks themselves. While other financial institutions are charging you for checking, First Peoples gives you more green!

Go green - eliminating your paper trail by banking online does more than save trees. It will save you money and help reduce fuel consumption and landfill waste. No more postage, no more checks, no more paper statements – it will save time plus it's easy. Save paper, save time, get your green!

1. APY = Annual Percentage Yield. Federally insured by NCUA. The dividend rate and annual percentage rate yield may change at any time at the discretion of the credit union. Dividends will be computed daily and will be posted to your account on the first business day of each month. No minimum balance is required.

2. An eFirst reward of \$0.10 for each VISA Check Card (non-PIN) purchase in excess of the first ten that are posted to the account in each calendar month will be credited to the account on the last business day of the month. A maximum of 50 transactions will be paid monthly. Failure to meet the above mentioned 'Eligibility Requirements' will result in forfeiture of any eFirst rewards earned for that month.

Your account will earn the eFirst checking rate (2.00% APY) on the balance up to \$25,000.00 and a rate of 0.50% APY on any balance above that amount. If you do not meet the above requirements, a fee will be assessed on the last day of each month that the account fails to meet the 'Eligibility Requirements'. Accounts that consistently fail to meet the requirements on a month-to-month basis may be converted to a non-dividend paying checking account at the credit union's discretion.

3. Based on independent research of national competitors. Represents an estimated amount rounded to the nearest dollar. The national rate average was calculated as 0.45% APY. It assumes the interest rate does not change. Although the information has been obtained from various institutions themselves as of September 8, 2008, its accuracy can not be guaranteed.

4. Based on independent research of local competitors. Represents an average rate from the sum of 16 local financial institution's interest bearing checking accounts. The local average was calculated as 0.20% APY. It assumes the interest rate does not change. Although the information has been obtained from various institutions themselves as of September 8, 2008, its accuracy can not be guaranteed.

5. Example based on member meeting all eligibility requirements and making fifty (50) signature-based VISA Check Card transactions each month while maintaining a daily average balance of \$4,300.00. There is no minimum balance required for eFirst checking.



www.firstpeoples.com

301-784-3000

Cumberland

Cresaptown

Frostburg

Grantsville

LaVale

Lonaconing

Meyersdale

Short Gap

