

Stay connected anytime, anywhere!

No matter which type of checking account you choose, you can always count on banking conveniences, including:

- **Online Banking** – Conveniently manage your accounts online in a safe and secure environment.
- **Mobile Banking** – Banking from anywhere, anytime is easy with our Mobile Banking and Card Controls Apps.
- **Bill Payer** – Pay, track, and manage your bills all in one place. Plus, send free person-to-person payments.
- **e-Deposit** – Deposit checks using our Mobile Banking App and the camera on your smartphone.*
- **e-Statements** – Securely view up to 24 months of account statements through Online Banking or the Mobile Banking App.
- **Mobile Wallet** – Streamline the checkout process and strengthen the security of your transactions by paying for purchases using Apple Pay, Google Pay, Samsung Pay, Garmin Pay, or Fitbit Pay.
- **Contactless Visa® Debit Card** – Make shopping faster, easier, and more secure. Your Visa Debit Card also serves as an ATM Card.
- **Direct Deposit** – Save time by having your paycheck, Social Security, or other recurring amounts automatically deposited electronically.

**Service not available for Smart Track Checking®. Account relationship criteria applies. Details available at [FirstFlorida.org/e-deposit-criteria](https://www.FirstFlorida.org/e-deposit-criteria)*



Federally insured by NCUA.

We do business in accordance with the Fair Housing Act.

Connect with us



CO-OP SHARED BRANCH
Lobby transactions can be conducted at any CO-OP Shared Branch location. Just look for the logo.



[FirstFlorida.org](https://www.FirstFlorida.org)

First Florida Credit Union has branches located throughout the state of Florida. Visit our website for a full listing of locations.

Checking Accounts

Designed for you.



How do you want your checking?



Flexible checking that fits your lifestyle

First Florida Credit Union's line of checking accounts is about flexibility and freedom. We've customized each of our accounts to meet your stage of life and personal preferences. Whether you're a student or senior, like to stick to the basics or crave rewards, First Florida gives you the freedom to select the benefits that suit you best.

Open your checking account of choice today online, at a branch near you, or by calling **(800) 766-4328, ext. 1.**



	No Monthly Fee Checking	Premium Interest Checking	Rewards Checking	Student Checking	SmartTrack Checking®
	\$25	\$25	\$25	\$25	\$25
Minimum Balance Requirement	None	None	None	None	None
	None	None	None	Full-time student. A parent or guardian to be joint account holder if youth is under the age of 18, valid email address.	Direct deposit, maintain account in good standing, no previous owed balances to the Credit Union, and pay \$10 monthly fee
Monthly Fee	None	\$6.50	\$6.50	None	\$10
	N/A	Maintain \$1,000 minimum daily balance	Automatically waived when 15 or more purchases made using your debit card are posted to the account during the month	N/A	Ability to progress to traditional checking accounts if less than six returned checks in a rolling 12-month period and completion of the CheckRight checking account management education program (scoring 70% or higher on the quiz)
Earns Dividends/Interest	No	Yes- paid on entire balance**	No	No	No
	No	No	Yes	No	No
Unlimited Check Writing	Yes	Yes	Yes	Yes	Yes
	Free	Free	Free	Free	Free
First Florida ATM Transactions	Free/Unlimited	Free/Unlimited	Free/Unlimited	Free/Unlimited	Free/Unlimited
	4 free transactions (withdrawals, deposits, transfers, and inquiries – any combination), afterwards \$2 each	4 free transactions (withdrawals, deposits, transfers, and inquiries – any combination), afterwards \$2 each	8 free transactions (withdrawals, deposits, transfers, and inquiries – any combination), afterwards \$2 each	8 free transactions (withdrawals, deposits, transfers, and inquiries – any combination), afterwards \$2 each	4 free transactions (withdrawals, transfers, and inquiries – any combination), afterwards \$2 each
Free Checks	Senior citizens (ages 62 or older) 1 box per year	Senior citizens (ages 62 or older) 1 box per year	Senior citizens (ages 62 or older) 1 box per year	No	Senior citizens (ages 62 or older) 1 box per year
	Free	Free	Free	Free	Free
Online Banking	Free	Free	Free	Free	Free
	Free	Free	Free	Free	Free
e Deposit***	Free	Free	Free	Free	Not Available
	Free	Free	Free	Free	Free
Mobile Banking and Card Controls Apps	Free	Free	Free	Free	Free
	\$2 per transaction	\$2 per transaction	\$2 per transaction	\$2 per transaction	\$2 per transaction
Overdraft from Loan or Visa	Free	Free	Free	Free	N/A

* Surcharge from other institutions may occur. At FirstFlorida.org you can locate thousands of surcharge-free ATMs.

** See FirstFlorida.org for current rates.

*** Some restrictions apply.