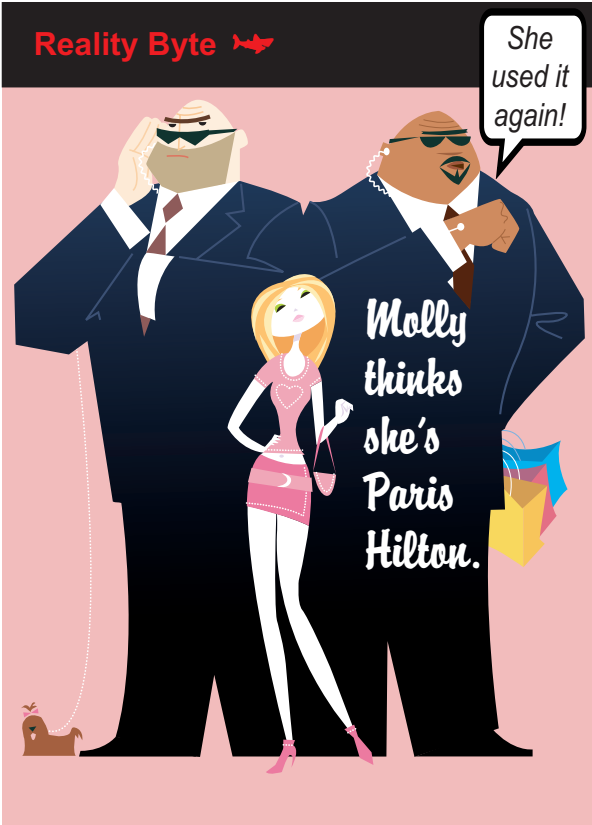


Reality Byte



Easy isn't all it's cracked up to be!

Promising glamour and instant gratification, credit cards are easy for students to get! (Most of us know somebody who got one for "emergencies," and now just can't stop spending!)

Clothes...electronics...road trips...pizza -- it's all very tempting! But it's no free ride. If you're using a credit card to get it, you're going to have to **pay the bill!**

Newsflash:

Credit cards are
NOT money.
Credit cards are **DEBT!**

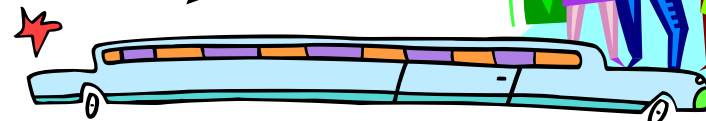
Student Checking Account Fees

NSF FEE...per item:	\$25
Stop Payment Fee...per request:	\$15
Share Draft Printing:	Prices vary
	per style
Debit Card or PIN Replacement	
...per occurrence:	\$ 5
Manual Posting fee...per item:	\$10
Account Closure fee:	\$25
Microfilm copy of paid draft:	\$ 3
Copy of statement/history:	\$ 1
ACH Transfer:	NO CHARGE
<i>Other Service Fees --</i>	
Reconciliation Fee:	\$15 per hour
Research Fee:	\$10 per hour
Wire Transfer Fees:	
•Incoming Wire:	\$ 5 per item
•Outgoing Wire:	\$12 per item
Dormant Account Fee:	\$ 5 per month
Home Banking:	NO CHARGE
Deposit Item Return:	\$20

Open your
Student
Checking
Account at
NFCU -- today!



Get a grip!



©LNDSHRK Communications 1/07 karenshark@aol.com

Student Checking



Welcome to
**Nashville
Firemen's
Credit Union...**

(where convenience
and financial
discipline connect!)

P.O. Box 60567
908 Woodland Street
Nashville, TN 37206
Phone: 615-226-3473
Fax: 615-862-5433
www.nashvillefirecu.org

Signing up is easy.

If you are at least 16 years of age and have a Share Savings Account at Nashville Firemen's Credit Union, we encourage you to open a **Share Draft Checking Account!**

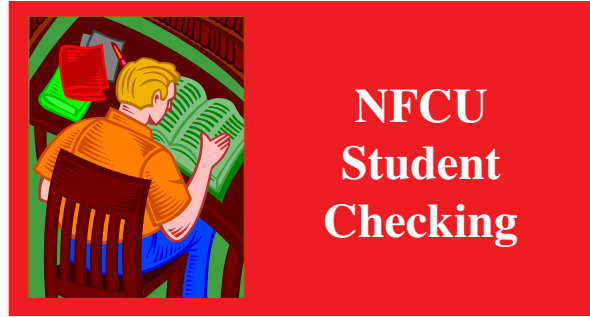
NFCU's share draft checking is a convenient and less costly alternative to traditional "bank checking." Your checking account is an excellent place to deposit any allowance, cash gifts, tuition funds -- or any other money you receive. Duplicate checks make it easy to keep a record of where the money goes. If you also **sign up for an ATM/Debit card**, you'll have ready access to your funds from most any ATM machine -- anywhere!

We invite you to sign up one of three ways:

1. Stop by the NFCU office to fill out an application.
2. Have your parent/guardian bring an application home to you.
3. Call NFCU and request that an application be mailed to you.

Every student has purchases to make. Your checking account from NFCU is a smart way for you to keep your money safe -- and keep an eye on where your money is going!

Sign up today! ■



Check out these cost-saving features:

- * **NO** monthly service charge!
- * **NO** minimum balance requirement!
- * First order of 150 checks is **FREE!**
- * **NO APPLICATION FEE** for ATM/Debit card! Ages 16 and 17 need parent/guardian's signature. If you qualify, no signature is required for ages 18 to 25.
- * **NEVER A FEE** from NFCU to use any ATM...anywhere...(but note the machine itself will likely charge a fee unless it's in the Choice network.)
- * **NEVER A FEE** when you use any ATM bearing the Choice Network logo. (For complete listing of Choice network ATMs, visit www.nashvillefirecu.org and click on the Choice link.)



Do you have a part-time job?

Good for you! If possible, have your employer electronically deposit your pay into your NFCU checking account.

Or -- mail your paycheck to Nashville Firemen's Credit Union. The funds will be posted to your account the business day we receive your check.

Getting money from your parent?

Please tell your parents they may transfer funds from their accounts to yours any time with convenient **NFCU home banking**. Once the deposit is posted to your account, you may write a check or use your ATM-debit card to access those funds.

Note: You must apply for an ATM/Debit Card.

Where shall we send your statement?

When you sign up for NFCU student checking, be sure to give us your address at college if you'd like to receive your statement there!

Overdraft protection

Your checking account overdrafts will automatically be covered with available funds from your NFCU student savings account. You will be notified of this transfer by mail, and you will not be charged for the transfer. ■

