



Important Information About Your Checking Account

Introducing **MY**CheckingSM

Valued Member:

On March 1, 2019, First American will upgrade your current checking account to a new account called “MyCheckingSM”. Relax, you don’t have to do a thing! Just enjoy the features and benefits of your new checking account. You’re the reason we developed MyCheckingSM in the first place.

MyCheckingSM keeps it simple

There are no balance or transactional requirements and no monthly service fees, when you choose eStatements⁶. You’ll keep your same checks, debit card and PIN. Online, mobile, phone and ATM access will also remain the same. So will your bill payment and direct deposit arrangements. It is simple!

Introducing YOUR Member Bonus

Only a small percentage of our checking members earned past rewards. So, we decided to create a simple, no-minimum-balance checking account that will be truly rewarding for all of our members. Instead of qualifying for rewards or cash back, MyCheckingSM account holders will earn a 10¢ bonus on every signature based debit card purchase¹.

Thank you for your continued membership.
If you have any questions about MyCheckingSM
please contact us today!



NEW! Your Member Bonus

MyCheckingSM account members will receive a 10¢ bonus on signature based debit card purchases¹. Just one of the many ways that we demonstrate our commitment to moving forward together!



No Monthly Service Fee

You won’t pay any monthly service fees², regardless of how you use your account.



Free ATMs Nationwide³

You have access to more than 85,000 ATMs for you to use for free.



Overdraft Protection

Use your First American Savings⁴, Courtesy Pay, or Line of Credit account⁵ to protect yourself.



Free Mobile Banking⁷

Save time, securely pay bills, send or receive money, and make deposits⁸.



Free Online Banking

Access your account and eStatements for free, pay bills and send money at your convenience!



No Minimum Balance

You won’t need to keep a minimum balance to avoid a fee or earn YOUR Member Bonus.

¹ Conditions apply. See Statement of Terms and Conditions. Receipt of this reward may be taxable. Consult your tax advisor.

² MyChecking is free; however, certain fees incurred - such as stop payment, courtesy pay, or non-sufficient funds fee - will apply.

³ First American Credit Union does not charge a fee for the first 5 ATM withdrawals. Subsequent withdrawals will be charged \$2 each except when made at any First American Credit Union-owned ATM. 85,000+ Surcharge free ATMs in Allpoint and CO-OP Networks. A 1% foreign transaction fee applies to withdrawals outside the United States.

⁴ Savings accounts are limited to six debit transactions per monthly statement cycle. First American will assess a \$15.00 per item at the end of each month in which a Savings or Money Market Account has over six (6) restricted transactions.

⁵ Refer to your line of credit loan agreement for interest, fees and charges associated with your line of credit.

⁶ eStatements are free. Paper statements are available at \$5.00 a month.

⁷ Message and data rates apply.

⁸ Eligibility for First American Credit Union Mobile Deposit will be based on your account history with First American Credit Union. Deposits may not be available for immediate withdrawal.

Know your funds are safe and secure, backed by the complete confidence of the National Credit Union Administration (NCUA) – an independent United States government agency dedicated to protecting credit unions and our members. All your deposits with us are federally insured by the NCUA up to \$250,000. Visit www.NCUA.gov to learn more.

Frequently Asked Questions

Changes to your Checking Account are effective March 1, 2019

Who is effected by this change?

Members with “REWARD Checking”, or “Real CashBack Checking”, will be automatically upgraded to a “MyChecking” account. “Real Savers” will automatically be converted to an additional share savings account.

Will my checking account number change?

No, your checking account number will not change. You can still use your checks, debit card and PIN.

Why do we need to make the change?

Only a small percentage of checking members earned past rewards. After surveying our members we developed a new checking account to include all of the important features members asked for! We will continue to solicit feedback and add even more features and benefits to your membership.

How does this affect my Automatic Clearing House (ACH) deposits and withdrawals?

Your ACH deposits and withdrawals will process as scheduled.

What is the First American Credit Union routing number?

First American Credit Union’s routing number is 322173181.

Is MyCheckingSM actually free?

Yes! MyChecking is free; however, fees incurred – such as a stop payment or NSF fee – will apply. For complete terms and conditions, refer to the published Statements of Terms, Conditions.

If you have any questions about your account we’re here to help. You can send us an email at Member_Info@firstamerican.org or call us at 520.836.8848.

**Watch for more details and exciting new benefits of
MYCheckingSM account at FirstAmerican.org**



First American Credit Union “MyChecking” “Your Member Bonus” Program Terms and Conditions

These Terms and Conditions govern the “MyChecking” “Your Member Bonus” Program (the “Program”) that is part of First American Credit Union “MyChecking” Account (“Account”). This Program is offered by First American Credit Union and is subject to these Terms and Conditions unless and until we notify you. These Terms and Conditions supplement the Depository Agreement and Disclosures and together constitute the entire agreement. Use of your Account constitutes your acceptance of these Terms and Conditions.

1. What is First American Credit Union “MyChecking”?

First American Credit Union “MyChecking” is a product that offers a “Your Member Bonus” program under which you can earn a cash bonus credit (“Member Bonus”) based on certain types of Qualifying Transactions made with your Account.

2. How can I earn a “Member Bonus”?

To be eligible to earn a Member Bonus, you must have an Account and make qualifying transactions.

3. What are Qualifying Transactions and how are Member Bonus’ are earned?

Members will earn ten cents (\$0.10) for every signature based debit card purchase. Qualifying Transactions do not include PIN (Personal Identification Number) based transactions, ATM withdrawals, debit card cash advances, gaming transactions, returned/reversed transactions, tax payments and the purchase of other cash equivalents, even if used to purchase goods or services.

We reserve the right, at our sole discretion, to grant a Member Bonus even if you did not make a Qualifying Transaction.

4. What is a “signature-based” debit transaction?

A signature based debit transaction is when you use your debit card to pay for a product or service without entering your PIN into a PIN pad. Signature-based transactions are processed as credit.

5. When can I start earning my Member Bonus?

You begin earning a Member Bonus when you open or change to a “MyChecking” Account and begin making Qualifying Transactions.

6. Is there any limit to the amount of “Your Member Bonus” Account Credits I can earn?

Generally, there is no limit to the amount you can earn. As long your Account is open and in good standing, you will earn the applicable Your Member Bonus as shown in Section 3 above.

7. How do I know when a “Member Bonus” is earned?

Your Member Bonus amount will show in your checking account transaction history.

8. When will my “Member Bonus” be available to me?



First American Credit Union “MyChecking” “Your Member Bonus” Program Terms and Conditions

Your Member Bonus will be credited to your account on a monthly basis. As long as your Account is open, in good standing and you are not in violation of the Depository Agreement and Disclosures. Pending returned/reversed transactions do not earn a “Your Member Bonus.”

9. Is the “Your Member Bonus” taxable?

“Your Member Bonus” amounts may be reported to the IRS as taxable income. If you are subject to backup withholding, the IRS requires us to send them a portion of interest, taxable “Your Member Bonus” and incentives earned on your account. Consult your tax advisor.

10. What happens to my “Your Member Bonus” credits if my Account is no longer in good standing?

If your Account is not in good standing (for example, if your Account is overdrawn) or you are otherwise in violation of the Depository Agreement and Disclosures, we reserve the right to apply the value of your uncollected Your Member Bonus to offset any outstanding overdraft in your Account.

11. What happens if I close my Account?

If your Account is in good standing and you elect to voluntarily close your Account, any uncollected Member Bonus credits will be sent to you via check at the address on your Account 7-10 business days after Account closure or will be credited to your account for a in person account closure.

12. Can you change these Terms and Conditions, terminate this Program or deny my participation in this Program?

Yes. We reserve the right to terminate this Program or to change, delete from or add to these Terms and Conditions. We will notify you of any changes to the Program.

If we terminate this Program, we will automatically credit the Your Member Bonus to your Account.

We may deny your ability to participate in the Program at any time for any reason, including without limitation, suspected fraud, abuse of the Program, or violation of the Depository Agreement and Disclosures.