



PERSONAL BANKING: PERSONAL CHECKING SOLUTIONS

Which FCB Personal Checking account fits your unique needs?

Would you like to:

...earn interest?

FCB Pinnacle Checking earns you competitive interest rates for your higher balances!

- Open with \$100 or more
- Tiered interest with higher rates for higher balances
- **Enjoy NO monthly maintenance fee¹ when you maintain:**
 - average daily balance of \$25,000 or more in your FCB checking, savings, or Money Market accounts, **OR**
 - an FCB loan with Auto Pay
- **Additional complimentary features:**
 - Identity Theft Protection Services¹³
 - 3 x 5 Safe Deposit Box²
 - Custom order of exclusive Pinnacle checks
 - Cashier's Checks
 - Stop payments
 - Incoming wire transfers
 - Unlimited check writing
 - NO ATM surcharge fee for non-FCB ATMs worldwide³
- **Earn monthly Cash Back Rewards when you:**
 - Sign up for Direct Deposit and conduct signature-based debit card transactions for maximum reward of \$10 per statement cycle.

...have a simple account that grows with you as life changes?

FCB Essential Checking lets you leverage higher checking balances for more great features!

- Open with \$100 or more
- Complimentary custom order of exclusive Essential checks⁴
- **Enjoy NO monthly maintenance fee when you:**
 - Maintain a \$1,000 minimum average daily balance⁵, **OR**
 - Are age 55 or older⁶

• Earn monthly Cash Back Rewards when you:

- Sign up for Direct Deposit and conduct signature-based debit card transactions for maximum reward of \$10 per statement cycle.

...be rewarded for “going green”?

FCB ECO Checking rewards you for being environmentally-friendly!

- Open with \$100 or more
- **Enjoy NO monthly maintenance fee⁷ when you:**
 - Choose to receive FREE paperless eStatements, **AND**
 - Sign up for FREE Online Banking **and** FREE monthly Direct Deposit, **OR**
 - Are a full-time student⁸
- **Earn monthly Cash Back Rewards when you:**
 - Sign up for Direct Deposit and conduct signature-based debit card transactions for maximum reward of \$5 per statement cycle.

...avoid overdraft fees?

FCB Budget Checking protects you from costly banking overdraft fees in the event of insufficient funds. If there aren't enough funds in the account to cover the purchase, the transaction will not be processed and you will not be charged an overdraft fee.

- Open with \$25 or more
- NO minimum balance requirement⁹
- Up to two (2) foreign ATM transactions per month at NO charge¹⁰ (\$10 max per month)

PLUS:

- NO monthly maintenance fee⁹ when you establish Direct Deposit for your recurring paycheck or government deposit

All FCB Personal Checking accounts include these great FREE features:

- Online Banking & Bill Pay
- FCB Visa® debit card
- UNLIMITED ATM usage at all FCB banking centers and Publix Presto® ATM locations at NO charge¹¹ — a network of over 1,000 ATMs
- Telephone and Mobile Banking,¹² so you can bank at your convenience
- eStatements, to help you eliminate paper clutter

FCB Personal Checking Quick Comparison Chart.

Use the chart below to help you decide which features are best for you.

	Pinnacle Checking ¹	Essential Checking	ECO Checking	Budget Checking
Minimum Opening Deposit	\$100 or more	\$100 or more	\$100 or more	\$25 or more
Monthly Maintenance Fee and/or Minimum Balance Requirement	<p>\$25</p> <p>NO fee when you meet the following requirements each month:</p> <ul style="list-style-type: none"> - minimum average daily balance of \$25,000 or more in FCB checking, savings or Money Market accounts, OR - an FCB loan with Auto Pay 	<p>\$15</p> <p>NO fee when you meet the following requirements each month:</p> <ul style="list-style-type: none"> - minimum average daily balance of \$1,000 or more in the account, OR - at least one account owner is age 55 or older 	<p>\$10</p> <p>NO fee when you meet the following requirements each month:</p> <ul style="list-style-type: none"> - sign up for Online Banking, AND - elect to receive eStatements, AND - receive one Direct Deposit, OR - at least one account owner is 18 years of age and a full time student 	<p>\$4</p> <p>NO fee when you meet the following requirement each month:</p> <ul style="list-style-type: none"> - receive one Direct Deposit
Free Banking Features	YES	YES	YES	YES
Cash Back Rewards	YES	YES	YES	NO
Earns Interest	YES	NO	NO	NO

Contact Us

To learn more and discuss your options, stop by your neighborhood FCB banking center, visit FloridaCommunityBank.com, or call toll-free at **1.866.764.0006** to speak with an experienced account advisor — *we're here to serve you.*



Florida Based. Florida Focused.