

Take charge of your Checking Account

CheckRight

CheckRight is a digital learning experience designed to improve confidence and create a deeper understanding of healthy checking account practices.

In this course, you will learn:

- The benefits of mobile account management
- Which card to use and when
- How to deal with an overdraft
- What ChexSystems is
- How to clear items from Qualifile



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.


First Florida
CREDIT UNION
Enriching People Every Day.®
FirstFlorida.org

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

SmartTrack Checking®

Feel empowered to move forward.




First Florida
CREDIT UNION
Enriching People Every Day.®

Let SmartTrack Checking® work for you.



Each year, thousands of people lose the right to have and use a checking account due to past challenges. This can be devastating – forcing many into expensive and inconvenient methods of bill paying.

First Florida Credit Union empowers members to move forward. With a \$25 opening deposit and direct deposit authorization, SmartTrack Checking provides a variety of free account benefits and path to traditional checking accounts.

SmartTrack Checking is designed to:

- Offer financial solutions unique to your individual circumstances
- Provide you with a money-saving option
- Provide education on how to achieve financial success



Enjoy the benefits of:

- Contactless Visa® Debit Card¹
- Online Banking and Free Bill Payer
- Mobile Banking and Card Controls Apps
- Telephone Banking
- e-Statements
- Unlimited Check Writing
- Path to Traditional Checking Accounts
- No Monthly Minimum Balance Requirement
- 4 Free Transactions per Month at Non-First Florida ATMs²
- Access to Over 80,000 Surcharge-free ATMs and Thousands of Shared Branch Locations
- 1 Free Box of Checks Annually for Senior Citizens (ages 62 or older)
- Free Online Checking Account Management Course, CheckRight, a service of GreenPath™ Financial Wellness

Account requirements:³

- Direct Deposit
- Maintain your account in good standing
- No previous owed balances to the credit union
- \$10 monthly fee

¹ Some restrictions apply.

² Surcharge from other institutions may occur. Locate thousands of surcharge-free ATMs at FirstFlorida.org

³ Account subject to approval.

Graduate to No Monthly Fee Checking

Graduate to a No Monthly Fee Checking Account if you have less than six returned checks in a rolling 12-month period and complete the CheckRight Training Course (scoring 70% or higher on the quiz). Then, you may request a No Monthly Fee Checking or any other First Florida checking account. You are responsible for initiating the request.

Why choose First Florida Credit Union?

Our goal is to deliver products and services that enrich people's lives. As your financial partner, we promise to simplify your life, listen and be responsive to your needs, deliver trusted financial solutions, and protect your privacy.

At First Florida Credit Union, you are a member-owner of a not-for-profit organization. Money earned is returned to you in the form of higher savings rates, competitive loan rates, and low or no-cost services.

Once you've become a member of First Florida Credit Union, you can retain your membership and continue to do business with us regardless of where you live or are employed. Accounts are insured to at least \$250,000 by federal insurance provided through the National Credit Union Administration.

To speak with a credit union representative, call **(800) 766-4328, ext. 1** or visit us at **FirstFlorida.org**.