

FIRST CITY ESSENTIAL CHECKING

Checking That Works for Everyday Life

Your checking account should make everyday life easier, not more complicated. First City Essential Checking gives you the tools to manage your money confidently every day, backed by personal service you'll appreciate.



EVERYTHING YOU NEED, EVERY DAY

► Everyday Convenience

Manage your money with convenient digital banking tools, a First City Debit Card, and access to your account whenever you need it.

► Ways to Save

Avoid the monthly maintenance fee through qualifying activity or balances, making it easier to keep more of your money.

► Bank with Confidence

When questions come up, you'll work with local bankers who know you and are ready to help.

Everything Included with Essential Checking

- * \$100 minimum opening deposit
- * \$8 monthly maintenance fee waived with Direct Deposit, a \$500 average daily balance, or 10 debit card swipes.
- * Monthly fee waived for persons under age 25, public safety personnel, and active military

Digital Banking Services:

- * Online & Mobile Banking
- * First City Debit Card
- * eStatements
- * Direct Deposit

6-MONTH INTRODUCTORY PROMOTION: 4.00% APY* on balances up to \$25,000; 1.00% APY* on balances over \$25,000.

* APY (Annual Percentage Yield) is accurate as of 6/25/26. After 6 months from account opening, the rate will change at our discretion. Minimum opening deposit is \$100. Fees may reduce earnings. Promotional rate available for a limited time and subject to change without notice. Not available for institutional or brokered funds. New money only.

Banking is Personal.
It should feel that way.

Talk with a First City Banker about Essential Checking.

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