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Now Available: Business Checking*

**Business Owners Can Enjoy The Same Convenience
As Our Personal Checking Accounts**

Business owners, First Missouri Credit Union has great news for you! Your company can now receive the same secure, convenient and money-saving benefits as our personal checking accounts.

**Save Money Over
Big Bank Checking**

FMCU Business Checking accounts feature:

- No monthly fee if you maintain an average daily balance of \$5,000.
- E-statements.
- Free check clearing on up to 200 items per month.
- And more!

Like all our checking accounts, Business Checking also features **fee-free**:

- Visa® debit card.
- Online banking and mobile app.
- Access to 30,000 CO-OP ATMs.
- Access to 5,600 CO-OP shared branches.
- Self-service coin machine.

For a complete listing of our checking options, visit www.1stmocu.org or ask a representative for details the next time you're at one of our offices!

*Business checking accounts are available to sole proprietorships, limited liability corporations and S corporations headquartered within St. Louis or Jefferson counties in Missouri, with an FMCU business savings account. Contact FMCU for complete qualifying requirements and details.



**Free.
Convenient.
Secure.**

CardValet™

Our members have even more control when it comes to your debit card, thanks to CardValet. Monitor card activity, turn your card off and on, receive purchase alerts, check your balance and ensure greater security for free! Check the Access section of our website for more details, and visit your phone's app store to download CardValet today.

Straight From A Member

"I really enjoy the convenience and real-time protection of CardValet. On one occasion, I turned my card off for safety and turned my card back on in the parking lot of the store I wanted to use it in. I don't turn my card off often, but like knowing I can."

– Jesie W.

EMV Chip Protection

Over the last year, First Missouri Credit Union has been replacing members' debit card with upgraded cards featuring EMV chips. This is part of our ongoing efforts to keep transactions secure. If you're a debit cardholder and haven't received an upgraded EMV chip card, please contact the credit union. Don't forget to activate your card once you receive it.



Feel Right At Home

With Our First Mortgages & Home Equity Lines Of Credit

Get the right financing from First Missouri Credit Union, and settle in with our home loan options.

First Mortgage

Purchasing or refinancing a home should be a fun and rewarding experience, and First Missouri Credit Union will take the complexity and worry out of financing through our partnership with Premier Lending Alliance. Our stress-free mortgage features include fast preapproval, competitive rates and low down payment.

Home Equity Line of Credit

When you're in need of funds, turn to your home's equity! Draw on the funds for 15 years, and take up to 15 years to pay back. This variable-rate line of credit from First Missouri Credit Union provides a simple and practical way to get money. In addition to possible tax advantages, this loan features no points and low closing costs.

Our staff is always available to help you with any of your home lending questions. Contact our loan department for complete details.

NMLS# 464105

Sales Tax Savings

The state of Missouri and many of its cities will offer a shopping holiday from Friday, Aug. 3 through Sunday, Aug. 5. During this time, purchases such as clothing, school supplies, personal computers and their accessories won't be subject to sales tax. For complete details, visit dor.mo.gov and search for 'back to school.' **Add to these back-to-school savings by using First Missouri Credit Union's credit card!** It features cash-back rewards, no annual fee and a fixed rate.





It's summer lovin' for First Missouri Credit Union members. When you switch to Sprint®, you can get a \$100 cash reward for each new line you activate, up to three lines. That's Sprint's best plan with unlimited talk, text, data and HD-streaming including Hulu!

During the Summer of Hundreds, you get:*

- **\$100 cash reward** for each new line activated with Sprint
- **\$50 loyalty cash reward** every year for each line activated or transferred
- **\$50 cash reward** for lines transferred into the program
- **25% discount** on eligible accessories

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer and mention that you're a credit union member.
2. Register at www.lovemycreditunion.org/sprintrewards.
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account.

Make summer picture-perfect with a new phone and a **\$100 cash reward!** It's just one more benefit of credit union membership.

*Three lines total, including all activated and transferred lines.

Important Mobile Money DepositIT Notice

Continue to enjoy the convenience of our mobile deposit service by verifying all checks being deposited are properly endorsed.

Effective Aug. 1, 2018, all items submitted for deposit via our mobile app must have the following endorsement:

- *For Mobile Deposit Only*
- *Payee Signature*
- *First Missouri CU*
- *First Missouri CU Account Number*

Items without the proper endorsement will not be accepted.

For additional information, details or questions, please contact our member service department via phone at (314) 544-5050 or email at info@1stmocu.org.



Cardholder Purchase & Travel Notice

Please alert First Missouri Credit Union when you have plans to use your Visa credit or debit card to make a large purchase or travel outside your area. Otherwise, these transactions may be flagged as suspicious and require your verification before they clear. To enjoy uninterrupted, convenient access to your account, contact us with your large-purchase plans, travel dates and destination, as well as to confirm your contact information.



Holiday Closings

Our offices will close to observe the following holidays:

Independence Day
Wednesday, July 4

Labor Day
Monday, Sept. 3

Columbus Day
Monday, Oct. 8

Remember, even when we are closed, you can still access your accounts with online banking, our mobile app and your Visa debit card.

Privacy Policy Notice

First Missouri Credit Union's privacy policy is reviewed annually in August and available for review online at www.1stmocu.org. You may also request a hard copy by contacting us at info@1stmocu.org or (314) 544-5050. These important guidelines determine how we handle your personal financial information and help ensure a high standard of confidentiality.

SAVERS BITS

First Missouri Credit Union values all our members, even the youngest ones! That's why we offer two youth programs that encourage savings and financial education. To join, kids and teens (or their parents, grandparents or guardians) just have to make a minimum first deposit of \$25. Each new youth account even comes with a welcome gift!



Report Card Bonus

Bring your kids' and teens' second-semester report card to First Missouri Credit Union by **Monday, Aug. 6**, so they can receive their good student bonus. Youth account members with report cards showing an A or B average will receive a bonus deposit that will be reflected on their third-quarter statement.

Don't Forget:

Purchase Your Discounted Six Flags Ticket At The Credit Union

Help Local Hospitalized Children

If your summer plans include visiting Six Flags St. Louis, make sure to stop by First Missouri Credit Union before you go! You'll pay less than you would at the park gate, plus a portion of your ticket purchase benefits Children's Miracle Network.



	Gate Price	FMCU Price	Savings
One-Day Admission	\$56.66 (child) \$73.01 (adult)	\$43 (ages 3+)	Up to \$30.01
Season Pass (ages 3+)	\$83.91	\$69	\$14.91



First to serve. Built to last.

(314) 544-5050



Federally Insured By NCUA

Main Office

1690 Lemay Ferry Road
St. Louis, MO 63125
Fax: (314) 544-1088

Lobby Hours

Mon.-Thurs.9 a.m. - 5 p.m.
Friday9 a.m. - 6 p.m.

Drive Thru Hours

Mon.-Thurs.....9 a.m. - 5:30 p.m.
Friday9 a.m. - 6 p.m.

Branch Office

4102 First Missouri CU Drive
St. Louis, MO 63129
Fax: (314) 487-9198

Lobby Hours

Mon.-Thurs.9 a.m. - 5 p.m.
Friday9 a.m. - 5:30 p.m.
Saturday9 a.m. - noon

Drive Thru Hours

Mon.-Fri.9 a.m. - 5:30 p.m.
Saturday9 a.m. - noon

24-Hour Member Service Hotline

(800) 345-2354

Virtual Branch 24/7 Internet Account Access

www.1stmocu.org

Email

info@1stmocu.org

Credit Union Shared Branch Locations

To locate one of the 5,600+ shared branches near you, log onto www.1stmocu.org and click on CO-OP Shared Branch at the bottom of the page.

24/7 ATM Account Access

To locate one of the 30,000 CO-OP ATMs, log onto www.1stmocu.org and click on CO-OP ATM at the bottom of the page.