

## PERSONAL BANKING

# Bank at Work: Special bank packages for USC UPSTATE.

We offer an excellent range of financial services with special rates and benefits through our Bank at Work program.<sup>1</sup> We're here to help you – let us take care of all your personal banking needs.

## Products and Features



### Bank at Work Checking

- Checking with interest
- No minimum balance requirement
- No monthly service charges<sup>2</sup>
- Complimentary Bank at Work duplicate checks
- Visa® Debit Card
- No First Citizens charge on two non-First Citizens ATM transactions<sup>3</sup> each statement cycle
- Overdraft protection options
- Currency conversion services



### Bank at Work Savings

- No minimum balance
- No monthly service charges
- Preferred rates on certificates of deposit (CDs)



### Homeowner Financing<sup>4</sup>

- **Special Offer:** \$500 toward closing costs on a First Citizens mortgage
- Preferred rates on a Home Equity Line of Credit



### Insurance Services<sup>5</sup>

- Quotes and analysis on home and auto insurance from our licensed insurance experts.



### First Citizens Credit Cards

- **Special Offer:** Low introductory annual percentage rate on balance transfers for 12 months on Travel Rewards, Cash Rewards, Rewards and Smart Option credit cards.
- Rewards and Cash Back Rewards with no annual fee<sup>6</sup>
- Visa Signature benefits available
- Cellphone protection, porch piracy protection, roadside assistance and identity protection



### Investor Services

- No-cost, no-obligation financial plan
- Retirement and college savings analysis



### Other Services

- Access to online banking with bill pay and mobile
- Ongoing financial education and wellness sessions
- Financial review conversations at your convenience
- Complimentary 3" x 5" safe deposit box or a credit toward the annual rental fee on a larger box (subject to availability)

## Ready to get started?

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<sup>1</sup> This offer is limited to one Bank at Work checking account per participant. It is valid as long as direct deposit of your pay from your employer is maintained with First Citizens. This offer may be withdrawn or changed at any time without notice. Other restrictions and fees may apply.

<sup>2</sup> The following qualifiers are in place to avoid fees on Bank at Work checking: Customer must maintain direct deposit of pay into the Bank at Work checking account (at least one direct deposit per month is required) and the customer's employer must remain an active participant in the Bank at Work program.

<sup>3</sup> Service fees may apply for transactions at non-First Citizens ATMs.

<sup>4</sup> Only one Bank at Work credit allowed per loan. The credit is only intended for the refinance or purchase of a primary home and excludes Money Saver Mortgages. The Bank at Work credit is not available on construction loans.

<sup>5</sup> Insurance products are not insured by the FDIC or any federal government agency and are not a deposit or other obligation of, or guaranteed by, any bank or bank affiliate.

<sup>6</sup> The \$95 initial Annual Fee will be waived the first year but charged to your Travel Rewards Credit Card Account every 12 months thereafter. Account openings and credit are subject to Bank approval. Bank at Work is available to companies with 10 employees or more. Other restrictions and fees may apply.