

## What Is A Credit Union?

It is a member-owned, non-profit financial cooperation that provides savings, and other financial services to its members.



## Why Is It Better?

Credit Unions offer higher interest rates on savings accounts and lower rates on loans.



**Fayette County School Employees Credit Union**  
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*Student Branch*

**Fayette  
County School  
Employees  
Credit Union**



## **All About The Student Branch**

The Student Branch of the FCSECU offers a great number of services to our members. We are available during lunch periods 4, 5, and 6 on Tuesdays and Thursdays. We encourage all students and employees to come check us out.

### **Membership**

Membership is open to any student or employee of Laurel Highlands School District. In order to open a membership with us you must make a \$5.00 deposit. The FCSECU Student Branch has a minimum balance of \$5.00 and no low balance fees. Once a member, always a member. Once you have joined, this offer also extends to any immediate family members.

### **Services**

Some of the services we offer include the following: personal loans, auto loans, share certificates, share checking accounts, debit cards, Christmas and vacation club accounts, direct deposit, payroll deductions, and online services like home banking and bill pay.

### **Share (Savings)**

FCSECU offers share accounts to all members. You must maintain a minimum of \$5.00. Your share account works just like a regular passbook account, but you earn daily dividends that compound quarterly on balances over \$5.00.

### **Share Draft (Checking)**

Members who have a share draft account have an advantage over those of other financial institutions. There is no minimum balance requirement or per-check or monthly fees. Overdraft protection also is available.

### **Christmas/Vacation Shares**

The Christmas/vacation shares lets you save money all year long for holiday shopping and your yearly vacation. Your account will also earn quarterly dividends.

### **Online Services**

FCSECU's website is equipped with all of the info you need to make your savings and lending decisions. We offer home banking 24/7 where you can view your E-statements as well as check your account balance, use our online bill pay and much more. All of FCSECU's online services are free!

### **Dollars For A's**

Bring your report card in and for every "A" you earn \$1.00. Report cards must be presented before the next grading period. A matching deposit is required.

