

Our Mission

Our goal, as a member owned financial institution, is to provide comprehensive and progressive financial products and services designed to meet the short and long-term financial needs of our membership. We will strive to:

- Promote these services in a professional, personal, and competitive manner.
- Promote a climate in which the Credit Union's volunteers and employees can achieve outstanding performance and personal growth.
- Support the advancement of the Credit Union philosophy.
- Maintain the strength of the Credit Union through steady growth of capital.
- Give our members back, through competitive rates, lower fees, and convenient products and services any funds available after any required reserve transfers.

First Castle FCU will provide the maximum benefit to our membership at an acceptable level of risk by making prudent business decisions and maintaining adequate levels of reserves. First Castle FCU will provide excellence in product quality and service while maintaining high standards of ethics and integrity.

As long as you are a member in good standing – you can remain a lifelong member of First Castle FCU.

Family Membership

Your membership entitles your family to the same valuable financial services and products that are available to you. Your family members eligible for membership include children, spouse, parents, brothers and sisters, and grandchildren.

Once a Member Always a Member

Even if you leave our present field of membership, as long as you are a member in good standing, you can remain a lifelong member of First Castle FCU.



St. Tammany Location

100 Cherokee Rose Lane
(off of Highway 21)
Covington, Louisiana 70433
(985) 867-8867

New Orleans Location

7400 Leake Avenue #237
New Orleans, Louisiana 70118
(504) 862-2561
Fax (504) 862-1648
Toll Free (800) 362-3412, Option 9, then 6
Se Habla Español (504) 862-1654



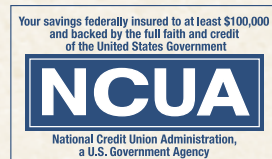
Go to www.creditunion.net to find the Credit Union Service Center nearest to you

Access to most Capital One ATMs

Website
www.firstcastlefcu.org

FastFone 24 hour access (866) 273-0709

Keeping your personal information private is one of our highest priorities and is of utmost importance to First Castle FCU.



Your family, your community, your credit union



Membership Guide

Your Credit Union

Originally chartered in 1934, for the employees of the Corps of Engineers New Orleans District, First Castle FCU is the second oldest federally chartered credit union in the United States. Today, we serve anyone who lives, works, attends school, worships, or volunteers in St. Tammany Parish in Louisiana. We proudly offer our members a wide variety of financial products and services. Our employees, Board of Directors, and volunteers will continue to strive to offer our members the best possible service.

Products & Services

Here is a list of *some* of our many offerings:

- Share Savings Accounts
 - Christmas Savings Accounts
 - IRAs
 - Money Market Accounts
 - Certificate of Deposit Accounts
 - Checking Accounts
 - Overdraft Protection
 - Loans - Both Consumer & Mortgage
 - Competitive Loan Rates
 - Debit/MasterCard Check Card
 - FastFone Audio Response
 - Net Teller Online Banking
 - Free On-Line Bill Pay
 - Money Orders and Cashier's Checks
 - Western Union Wires
 - Wire Transfers and Cashier's Checks
 - American Express Travelers Checks
 - Payroll Deduction
 - Direct Deposit
- and more!!!*

Benefits & Features

Upon joining First Castle FCU and opening a Share Savings Account, our members have all the financial advantages that membership offers. The minimum balance to retain membership is only \$5.00 and there is no fee to open a new account. Those 18 and under may open an account with a minimum balance of only \$5.00. With the added benefits of payroll deduction and/or direct deposit — saving, as well as paying on loans is virtually effortless.

Savings

SHARE SAVINGS

Open a single or joint membership, and your savings are insured up to the legal limit by the NCUA, an independent agency of the federal government.

CHRISTMAS CLUB

Use this special savings account to save year-round for your holiday expenses. No minimum deposit. Funds are disbursed into your share savings the first week of November.

TIME SHARE CERTIFICATES OF DEPOSIT

Earn higher dividend yields with terms from 6 months to 5 years. Minimum investment of only \$500.00.

MONEY MARKET ADVANTAGE ACCOUNT (MMAA)

Want to earn higher dividend rates yet still have access to your funds? This account may be right for you. Minimum withdrawal amount is \$100.00 and the minimum amount to earn dividends is \$2,000.00.

INDIVIDUAL RETIREMENT ACCOUNTS

Put tax laws to work for you for your retirement years with our regular IRAs and Roth IRAs.

Checking

SHARE DRAFT ACCOUNT

Choose from 4 separate checking account types and enjoy these benefits:

- Totally free checking alternatives
- 1st 50 checks free
- Direct Deposit
- Overdraft Protection
- Automatic Transfers
- Electronic Banking
- Free On-Line Bill Pay
- No Transaction Limits
- Earn Dividends on certain accounts

DEBIT/MASTERCARD CHECK CARD

Our Debit/*MasterCard* Check Card provides members with access to their checking account, and can be used anywhere the *MasterCard* logo is displayed.

- Accepted at any ATM where the Accel Exchange or Cirrus logos is displayed
- Free Point of Sale (POS) purchases at select retail locations
- Free withdrawal access to most Capital One ABBY ATMs
- Cash back option at many retail establishments



Lending

First Castle offers our members a wide variety of loan products with very competitive rates and terms. Loan payments can easily be made through payroll deduction, automatic transfer, through our *FastFone* 24 hour-a-day phone teller, and via our Net Teller Home Banking site.

Our loan types are:

- Unsecured
- Mortgage
- New & Used Automobile
- Tuition
- Boat
- Computer
- Motorcycle
- Share & Certificate Secured
- Motor Homes
- VIP
- Home Equity Line of Credit

Applying for a loan is easy...you can do so on our web site or in Net Teller Home Banking. Just go to www.firstcastlefcu.org and apply on-line.

added Conveniences!

PAYROLL DEDUCTION

Payroll deduction allows you to eliminate late payments by enabling you to make automatic deposits into any of your savings accounts.

DIRECT DEPOSIT

Pay yourself and save time!

- Ensures fast, safe deposit of your payroll, pension, or other recurring checks.
- Offers flexible distribution options to simplify budgeting (money to savings, checking, or other accounts)

CREDIT LIFE & DISABILITY INSURANCE

Enjoy the added piece of mind loan protection can offer.

Accessing Your Account

FASTFONE

24 HOUR-A-DAY PHONE TELLER

Keep in touch toll-free at 1-866-273-0709

With this no fee service, wherever you are – 24 hours-a-day – 7 days-a-week, you can be in touch with your account. You can retrieve account information, loan and share rate information, make transfers to your sub-accounts, and request a check.

E-Services

firstcastlefcu.org

Visit us on-line for up-to-date information about your Credit Union's financial products and services.

NET TELLER

This service allows you to access your account from your computer at any time, day or night. Visit our website at www.firstcastlefcu.org to sign up and have the ability to make transfers, view history, check balances, view cleared checks, and more. Also sign up for **Free On-Line Bill Pay** and **Free E-Statements**.

CREDIT UNION SERVICE CENTERS



First Castle FCU belongs to a unique financial service delivery system – Credit Union Cooperative Branching. Our members can now access their account at hundreds of credit unions and service centers not just in Louisiana, but nationwide. For your convenience, many offer Saturday banking hours. You can acquire a complete listing of locations and hours at www.creditunion.net.

CAPITAL ONE ATMs

First Castle FCU members have withdrawal access to most Capital One ATMs.