

## Frequently Asked Questions

### What advantages does FirstDay offer over banks?

First, our rates are generally better than banks both on loans and on savings. Second, as a credit union, FirstDay is a non-profit organization. Our purpose is to give member-owners the best rates around.

### Can you provide the same services as a bank?

We can provide *better* services than banks can. We offer all the same major services as banks, generally at better rates. If you want to make sure we can match a service you are currently getting from your bank, call our Business Services Managers at 937-222-4546.

### What's the advantage of being a member-owner?

First, everyone at FirstDay knows you're an owner, one of our bosses. We all work hard to keep the boss happy. Second, you have a vote in how FirstDay is run—try getting that from a bank.

### Will I have easy ATM access with FirstDay?

Yes. We are part of an extensive network of no-fee ATMs where you can access your funds quite easily.



FEDERAL CREDIT UNION

937.222.4546  
[www.firstdayfcu.org](http://www.firstdayfcu.org)  
[www.FirstDay.biz](http://www.FirstDay.biz)

#### Hours of Operation—All Branches

*Monday—Friday:* 10 a.m. - 5:30 p.m.

*Saturday:* 9:00 a.m. - 12 noon

#### Drive Up locations at Main and Salem

*Monday—Friday:* 8:30 a.m. - 5:30 p.m.

*Saturday:* 9:00 a.m. - 12 noon

#### Huber Heights Office

6595 Brandt Pike  
Huber Heights, OH 45424

#### Main Street Office

1030 North Main St.  
Dayton, OH 45405

#### Salem Office

5130 Salem Avenue  
Trotwood, OH 45426

#### Town & Country Office

Town & Country Shopping Center  
4125 Town and Country Road  
Kettering, OH 45429

FirstDay Federal Credit Union is a not-for-profit financial institution. Membership is open to businesses, legal entities and people who live, work, worship or attend school in, Greene, Miami, Montgomery, or Preble Counties. Membership may be established by simply opening a Share Account with a minimum \$5 deposit.



*A New Day. A New Way.*

## FirstDay for Business



**Banking, Financial and Other Services  
Tailored for YOUR Business**





## Checking Services

We offer two business checking plans Business Basic and Business Advantage. Business Advantage pays interest. Both offer free checking with no check-writing limits.

Features	Business Basic	Business Advantage
Interest Bearing		✓
No Per-Check Charges	✓	✓
No Limits on Check Writing	✓	✓
Debit Card	✓	✓
Online Bill Pay	✓	✓



## Business Loans

FirstDay offers a comprehensive and competitive package of financing options for your business. And you can be sure that as a member-owner, we will be attentive to your needs throughout the loan process. We also offer low origination costs and local underwriting as well as fixed and variable rates.

- Commercial Real Estate Loans
- Lines of Credit
- Term Loans
- SBA 504 Loans

## Business Investments

As a non-profit credit union, we can offer highly competitive rates on investments. You've worked hard for your money why not make your money work just as hard for you?

- Business Savings
- Certificates of Deposit



## Other Services

- Merchant Services and Card Processing
- Payroll Processing
- Employee Benefits
- Health Savings Accounts
- Electronic Transfers and Wire Services
- Financial Planning Services
- Visa Credit Cards



## Want More Details?

FirstDay offers two ways to get more information about our services and how they can benefit your business.

## Online Business Center

Want to know more about our complete package of business services? Then be sure to visit our Online Business Center where you'll find much more information about how FirstDay can help your business meet its financial needs.

You can find our Online Business Center at [FirstDay.biz](http://FirstDay.biz)

## Business Specialists

You can also contact one of our Business Managers at 937-222-4546. They can help connect you with the financial services that will work best for your business.