



PO Box 24901, El Paso, TX 79914-9001 800.351.1670 FirstLightFCU.org

January 1, 2026

Dear Valued FirstLight Member,

At FirstLight Federal Credit Union, we are more than a financial institution and want to assist you in finding the best financial tools to fit your lifestyle. We understand you have many choices when it comes to your finances, and we consistently strive to stay highly competitive in the marketplace.

FirstLight's philosophy continues to stress the importance of sensitivity, in regard to charging reasonable fees for products and services. However, as costs increase, certain changes are necessary to sustain the financial health of the Credit Union. This notice is to inform you of the following changes that will be implemented beginning April 1, 2026.

To view the updated Member's Service and Fee Schedule, visit bit.ly/FLFCU

To view the updated Commercial Accounts and Fee Schedule, visit bit.ly/BusinessFLFCU

CONSUMER REWARDS PROGRAM- Retired December 31, 2025

After careful review, we have decided to retire our consumer FirstLight Rewards Program, for more details visit: bit.ly/FLFCUREWARDS

2026 MEMBER'S FEE CHANGES- Effective April 1, 2026

- **Account History Printout-** Current fee of \$3.00 will change to \$5.00.
- **ATM/Visa Debit Card Replacement (Instant Issue- In Branch Fee)-** Current fee of \$5.00 will change to \$10.00.
- **Cashier's Check Fee-** Current fee of \$5.00 will change to \$7.50.
- **NEW Vehicle Title Documentation Fee-** Current fee of \$0.00 will change to \$50.00.
- **Paper Statement Fee-** Current fee of \$2.00 will change to \$3.00.

2026 COMMERCIAL ACCOUNTS FEE CHANGES- Effective April 1, 2026

- **Account History Printout-** Current fee of \$3.00 will change to \$5.00.
- **ATM/Visa Debit Card Replacement (Instant Issue- In Branch Fee)-** Current fee of \$5.00 will change to \$10.00.
- **Business Relationship Rewards:** \$40.00 credit towards Annual Check Order has been removed from the program.
- **Cashier's Check Fee-** Current fee of \$5.00 will change to \$7.50.
- **NEW Vehicle Title Documentation Fee-** Current fee of \$0.00 will change to \$50.00.
- **Paper Statement Fee-** Current fee of \$2.00 will change to \$3.00.

INTERACTIVE VIDEO REPRESENTATIVE HOURS- Effective February 2, 2026

- **NEW Interactive Video Representative Hours of Operation-** Monday through Friday 8:00 AM MST to 6:00 PM MST and Saturdays from 9:00 AM MST to 1:00 PM MST.

CONTACT US- Speak to our friendly Member Experience Representatives to discuss your needs!

- **Meet Virtually-** [Live Video Banking](#)
- **Live Chat-** Simply login to your [Online or Mobile Banking](#)
- **Engagement Center-** Save time by booking an [Online Appointment](#)
- **By Phone-** Call us at **800.351.1670**