

IMPROVING LIVES. ACHIEVING DREAMS.

We're not just local. We're part of the family. See why generations have trusted FirstLight to help them save, borrow, and build.

We want to help you achieve financial success and we've been doing that for over 70 years. At FirstLight, that mission is what motivates us to keep innovating and striving for excellence by offering low fees, great rates, and high dividends that you won't find at a traditional bank.

But, more than that, banking with us means you become a part of a larger family. One that supports the local community, honors our military, and makes strides to guide our youth and future leaders to be financially ready to take on the world.

We know you. We want you to succeed.



800.351.1670

Federally Insured by NCUA | Equal Opportunity Lender

MEMBER'S SERVICE AND FEE SCHEDULE



Effective April 1, 2026

04/26

MEMBER'S FEE SCHEDULE

Effective April 1, 2026

Account Maintenance Fee

Simply Checking	no charge
Simply More Checking	
Minimum daily balance \$2,500 and over.....	no charge
Minimum daily balance below \$2,500.....	\$5.00/mo.
Fresh Start Spend	\$20.00/mo.
Money Market	
Minimum daily balance \$2,500 and over.....	no charge
Minimum daily balance below \$2,500	\$10.00/mo.

ACH Exception

(ACH item rejected due to incorrect account number)

One Time ACH & Credit/Debit (Non-recurring loan payment)

Each payment up to \$650.....	\$15.00
An additional charge of 2.35% added to the \$15 will be assessed for any dollar amount exceeding \$650.	

ACH Origination Cancellation (Loans)

ATM Transaction Fee

Non-FirstLight ATMs	\$3.00 ea.
Outside the U.S.	1% of transaction amount.

(Some ATM owners may assess an additional user's fee)

ATM/Visa® Debit Card Replacement

Mailed Card Fee.....	\$5.00 ea.
Instant Issue-In Branch Fee	\$10.00 ea.

Cashier's Check

Non-members.....	\$10.00 ea.
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Check Cashing Fee (Non-members).....

Check Printing Fees Prices will vary according to style requested

Temporary Checks	\$5.00
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Collection Item (Incoming and outgoing).....

Convenience Transfer Fee (Automatic transfers from share/line of credit to checking account to cover overdrafts).....

Copies

Account History Printout.....	\$5.00 ea.
Monthly Statements.....	\$5.00 ea.
Check Copy (Non-FirstLight Check).....	\$2.00 ea.
Share Draft/Check (Drawn on FirstLight)	\$1.00 ea.

Early Account Closure (Less than 90 days).....

Inactive Account Fee

(Waived if active for 6 months or balance is over \$1,000)

IRA Transfer Fee (For members transferring their FirstLight IRA to another financial institution).....

Legal Processing Fee

Mortgage Servicing Fees (per request)

Account History Fee.....	\$10.00
Amortization Schedule	\$10.00
Duplicate 1098/Escrow Analysis	\$10.00

Payoff Statement	\$10.00
Mortgage Loan Modification Fee	fees vary
Mortgage Statement Reprinting Fee	\$5.00
Subordination Agreement Fee.....	\$200.00
Verification of Deposit/Mortgage	\$10.00 ea.
Network Fee	\$2.00 ea.

Non-Sufficient Funds (Check, ACH, Debit Card)

Notary Service Fee.....

Courtesy Pay Fee.....

(For transactions over \$5 and including transactions at ATMs)

Paper Statement Fee

Research

(Research work includes, but is not limited to, ATM transactions, deposits, withdrawals. Min 1 hour charge.)

Checking Balancing

Escheatment Processing.....

(Fee charged during start of processing in April; escheatment completed in June)

Returned Item Fee.....

Returned Mail Fee.....

Rush Delivery

ATM Card or Debit Card	\$30.00 ea.
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Safe Deposit Box Annual Rental Fee**

2" X 5".....	\$30.00
3" X 5".....	\$33.00
3" X 10"	\$45.00
5" X 5".....	\$55.00
5" X 10".....	\$60.00
7" X 10"	\$70.00
10" X 10"	\$90.00
Safe Deposit Box Drilling.....	fees vary
Safe Deposit Box Set Up	\$10.00
Safe Deposit Replacement Key.....	\$10.00

Skip-a-Payment Fee.....

Stop Payment Fee

Member Check or ACH	\$32.00 ea.
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Cashier's Check or Money Order (Stop/Re-issue/Stale)	\$20.00 ea.
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Vehicle Title Documentation Fee.....

Wire Transfer Fee

Incoming	\$5.00 ea.†
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Outgoing	\$20.00 ea.
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* Applies to Overdrawn w/Card.

** Fees applicable to Grandfathered rentals.

† For all share and money market accounts, you may make no more than six (6) withdrawals and/or transfer from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephone, or by check, draft, card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For full details please refer to Membership and Account Agreement and Truth in Savings Disclosure.