

# MANAGE YOUR EVERYDAY BANKING NEEDS WITH FIRSTLIGHT & EARN REWARDS WHILE DOING IT.

As a FirstLight Member you are automatically enrolled. Points can be earned with the products you already use – like your FirstLight Debit Card, Credit Card, Mortgage and Loan(s). There are no additional requirements or a separate program to monitor. It's easy and rewarding!

## REDEEM POINTS

### 1. CASH BACK

Redeem cash back rewards in \$25 increments up to \$125. Each \$25 redemption is 3,400 Rewards Points.

### 2. LOAN RATE DISCOUNT

Get a .25% Annual Percentage Rate Discount with 5,000 points.

### 3. SHARE CERTIFICATE RATE BUMP

Receive a .10% Annual Percentage Yield Rate Increase with 5,000 points.

### 4. FEE REVERSAL

- ☑ Non-FirstLight ATM Fee - 250 points
- ☑ Money Order Fee - 200 points
- ☑ NSF Fee - 3,200 points
- ☑ Courtesy Pay Fee - 2,950 points
- ☑ Skip-a-Pay Fee - 2,500 points



## MEMBER'S SERVICE AND FEE SCHEDULE

Effective August 1, 2020

1-800-351-1670  
[FIRSTLIGHTFCU.ORG/REWARDS](https://www.firstlightfcu.org/rewards)

Federally Insured by NCUA | Equal Opportunity Lender

08/20

# MEMBER'S FEE SCHEDULE

Effective August 1, 2020

**ACH Exception** .....\$5.00  
(ACH item rejected due to incorrect account number)

**ACH Origination & 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) .....\$5.00

**ATM Transaction Fee**  
Non-FirstLight ATMs .....\$2.50 ea.\*  
Outside the U.S. .... 1% of transaction amount.  
(Some ATM owners may assess an additional user's fee)

**ATM/Visa® Debit Card Replacement** .....\$5.00 ea.

**Cashier's Check** .....\$4.00 ea.  
Non-members.....\$7.00 ea.

**Check Cashing Fee** (Non-members).....\$3.00 ea.

**Check Printing Fees** Prices will vary according to style requested  
Temporary Checks (Up to 8) .....\$5.00

**Checking Account Monthly 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.

**Collection Item** (Incoming and outgoing) .....\$10.00

**Convenience Transfer Fee** .....\$1.00†  
(Automatic transfers from share to checking account to cover overdrafts)

**Copies**  
Account History Printout.....\$3.00 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) .....\$5.00

**Inactive Account Fee** .....\$5.00/mo.  
(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).....\$25.00 ea.

**Money Orders**.....\$2.00 ea.\*

**Mortgage Servicing Fees** (per request)  
Account History Fee .....\$10.00  
Amortization Schedule .....\$10.00  
Duplicate 1098/Escrow Analysis .....\$10.00  
Fax Fee .....\$5.00  
Payoff Statement .....\$10.00  
Loan Modification Fee .....\$250.00 ea.  
Subordination Agreement Fee .....\$100.00  
Verification of Deposit/Mortgage .....\$10.00 ea.

**Network Fee** .....\$2.00 ea.

**Non-Sufficient Funds** (Check, ACH, Debit Card) .....\$32.00 ea.\*

**Notary Service Fee**.....\$5.00

**Overdraft Privilege/Courtesy Pay Fee** .....\$29.50 ea.\*  
(Including transactions at ATMs)

**Paper Statement Fee** .....\$1.00/mo.

**Research**  
Checking Balancing .....\$20.00/hr.  
(Research work includes, but is not limited to, ATM transactions, deposits, withdrawals. Min 1 hour charge.)

Escheatment Processing.....\$20.00/acct.  
(Fee charged during start of processing in April; escheatment completed in June)

Legal Processing Fee.....\$25.00/hr.  
(Plus cost to be applied on liens, levies and garnishments per order.  
Min 1 hr charge)

**Returned Item Fee** .....\$15.00 ea.

**Returned Mail Fee**.....\$5.00 ea.

**Rush Delivery**  
Pin, ATM Card or Debit Card .....\$30.00 ea.

**Safe Deposit Box Annual Rental Fee**  
2" X 5".....\$20.00  
3" X 5".....\$23.00  
3" X 10" .....\$35.00  
5" X 5".....\$45.00  
5" X 10" .....\$50.00  
7" X 10" .....\$60.00  
10" X 10" .....\$80.00  
Safe Deposit Box Drilling..... fees vary  
Safe Deposit Box Set Up Fee .....\$10.00  
Safe Deposit Replacement Key.....\$10.00

**Skip-a-Payment Fee** .....\$25.00 ea.\*

**Stop Payment Fee**  
Member Check or ACH .....\$32.00 ea.  
FirstLight Cashier's Check or Money Order .....\$20.00 ea.

**Telephone Balance Inquiry Fee**.....\$1.00 ea.

**Telephone Transfer Fee**.....\$1.00 ea.†

**Western Union Transfer Fee**.....\$11.50 ea.

**Wire Transfer Fee**  
Incoming .....\$5.00 ea.†  
Outgoing .....\$15.00 ea.

\* Fees may be reversed by redeeming your FirstLight Reward points. Visit [FirstLightFCU.org/Rewards](https://www.firstlightfcu.org/Rewards) for details.

† 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.