

# 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.

### 2. LOAN RATE DISCOUNT

Get a .25% Annual Percentage Rate Discount.

### 3. SHARE CERTIFICATE RATE BUMP

Receive a .10% Annual Percentage Yield Rate Increase.

### 4. FEE REVERSAL

- Non-FirstLight ATM Fee
- Money Order Fee
- NSF Fee
- Courtesy Pay Fee
- Skip-a-Pay Fee



## MEMBER'S SERVICE AND FEE SCHEDULE

Effective April 4, 2022

800.351.1670  
[FIRSTLIGHTFCU.ORG/REWARDS](https://www.firstlightfcu.org/rewards)

Federally Insured by NCUA | Equal Opportunity Lender

04/22

# MEMBER'S FEE SCHEDULE

Effective April 4, 2022

## Account Maintenance Fee

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

**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..... \$10.00 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

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

**Convenience Transfer Fee** (Automatic transfers from share/line of credit to checking account to cover overdrafts)..... \$3.00

## 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

**Legal Processing Fee**..... \$75.00 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 .....	\$200.00
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**..... \$32.00 ea.\*  
(For transactions over \$5 and including transactions at ATMs)

**Paper Statement Fee** ..... \$2.00 mo.

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

Checking Balancing .....

Escheatment Processing..... \$20.00 acct.

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

**Returned Item Fee** ..... \$20.00 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"..... \$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 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.

Cashier's Check or Money Order (Stop/Re-issue /Stale) \$20.00 ea.

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

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

## Wire Transfer Fee

Incoming .....

Outgoing ..... \$5.00 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. For full details please refer to Membership and Account Agreement and Truth in Savings Disclosure.