

Padilla Family
FirstLight Members

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 on a NEW qualifying Loan during Application/Origination.

3. SHARE CERTIFICATE RATE BUMP

Receive a .10% Annual Percentage Yield Rate Increase.

4. FEE REVERSAL

- Non-FirstLight ATM Fee
- Cashier's Check Fee
- NSF Fee
- Courtesy Pay Fee
- Skip-a-Pay Fee



MEMBER'S SERVICE AND FEE SCHEDULE



800.351.1670

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

Federally Insured by NCUA | Equal Opportunity Lender



Effective April 1, 2024

04/24

MEMBER'S FEE SCHEDULE

Effective April 1, 2024

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..... \$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.
<i>(Some ATM owners may assess an additional user's fee)</i>	

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

Cashier's Check \$4.00 ea.*

Non-members..... \$10.00 ea.

Check Cashing Fee *(Non-members)* \$5.00 ea.

Check Printing Fees Prices will vary according to style requested

Temporary Checks \$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 <i>(Non-FirstLight Check)</i>	\$2.00 ea.
Share Draft/Check <i>(Drawn on FirstLight)</i>	\$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

Legal Processing Fee..... \$75.00/ea.

Mortgage Servicing Fees *(per request)*

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

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

Courtesy Pay Fee..... \$32.00 ea.*

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

Paper Statement Fee \$2.00/mo.

Research

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

Checking Balancing..... \$20.00/hr.

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

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

Returned Item Fee \$20.00 ea.

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

Rush Delivery

ATM Card or Debit Card..... \$30.00 ea.

Safe Deposit Box Annual Rental Fee**

2" X..... \$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.

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.

** 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.