

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

800.351.1670

FIRSTLIGHTFCU.ORG/REWARDS

Federally Insured by NCUA | Equal Opportunity Lender



MEMBER'S SERVICE AND FEE SCHEDULE

Effective February 1, 2023

MEMBER'S FEE SCHEDULE

Effective February 1, 2023

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
<i>(ACH item rejected due to incorrect account number)</i>	

ACH Origination & Credit/Debit <i>(Non-recurring loan payment)</i>	
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 <i>(Loans)</i>	\$5.00
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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.
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Cashier's Check	\$4.00 ea.
Non-members.....	\$10.00 ea.

Check Cashing Fee <i>(Non-members)</i>	\$3.00 ea.
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Check Printing Fees <i>Prices will vary according to style requested</i>	
Temporary Checks	\$5.00

Collection Item <i>(Incoming and outgoing)</i>	\$10.00
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Convenience Transfer Fee <i>(Automatic transfers from share/line of credit to checking account to cover overdrafts)</i>	\$3.00
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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 <i>(Less than 90 days)</i>	\$5.00
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Inactive Account Fee	\$5.00/mo.
<i>(Waived if active for 6 months or balance is over \$1,000)</i>	

IRA Transfer Fee <i>(For members transferring their FirstLight IRA to another financial institution)</i>	\$25.00 ea
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Legal Processing Fee.....	\$75.00/ea.
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Mortgage Servicing Fees <i>(per request)</i>	
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 <i>(Check, ACH, Debit Card)</i>	\$32.00 ea.*
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Notary Service Fee.....	\$5.00
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Overdraft Privilege/Courtesy Pay Fee	\$32.00 ea.*
<i>(For transactions over \$5 and including transactions at ATMs)</i>	

Paper Statement Fee	\$2.00/mo.
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Research	
<i>(Research work includes, but is not limited to, ATM transactions, deposits, withdrawals. Min 1 hour charge.)</i>	
Checking Balancing	\$20.00/hr.
Escheatment Processing.....	\$20.00/acct.
<i>(Fee charged during start of processing in April; escheatment completed in June)</i>	

Returned Item Fee	\$20.00 ea.
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Returned Mail Fee.....	\$5.00 ea.
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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.*
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Stop Payment Fee	
Member Check or ACH	\$32.00 ea.
Cashier's Check or Money Order <i>(Stop/Re-issue /Stale)</i>	\$20.00 ea.

Telephone Balance Inquiry Fee	\$1.00 ea.
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Telephone Transfer Fee.....	\$1.00 ea.†
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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 refer to Membership and Account Agreement and Truth in Savings Disclosure.