

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 April 1, 2025

04/25

MEMBER'S FEE SCHEDULE

Effective April 1, 2025

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)

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) \$5.00

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 \$5.00 ea.

Cashier's Check \$5.00 ea.*
Non-members..... \$10.00 ea.

Check Cashing Fee (Non-members)..... \$7.00 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 (Non-FirstLight Check)	\$2.00 ea.
Share Draft/Check (Drawn on FirstLight)	\$1.00 ea.

Early Account Closure (Less than 90 days) \$5.00/mo.

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
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) \$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; escheatment 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 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 \$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	\$20.00 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.