MANY FEES ARE WAIVED WITH RELATIONSHIP REWARDS:

The following rewards will apply to the Simply Checking and Simply More checking account maintaining a combined deposit and loan balance of at least $10,000 at the credit union. (Except balances on revolving line of credit and credit card accounts. Balance will be calculated on an average daily balance).

- Two free Non-FirstLight ATM transactions per month. (Some ATMs may assess additional fees).
- Free personal Money Orders and Cashier Checks for amounts of $250 or more.
- Free Telephone Balance Inquiry.
- Free Telephone Transfers.
- Free Incoming Wire Transfers.
- 25% Discount on Safe Deposit Boxes Annual Rental Fee.
- 0.25% Discount on Auto or Personal Loans (Discount may be used by dependents. Excludes any Mortgage Loan, RLOC, or credit card).

Visit FirstLightFCU.org/Rewards for more details.

LOCATIONS

EL PASO BRANCHES

<table>
<thead>
<tr>
<th>Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>20727 Constitution Ave.</td>
<td>(915) 562-1172</td>
</tr>
<tr>
<td>1635 Pike Rd.</td>
<td>Fort Bliss, TX 79918</td>
</tr>
<tr>
<td>WBAMC, 1st floor</td>
<td>Fort Bliss, TX 79906</td>
</tr>
<tr>
<td>9993 Kenworthy St.</td>
<td>El Paso, TX 79924</td>
</tr>
<tr>
<td>1555 Lee Trevino Dr.</td>
<td>El Paso, TX 79936</td>
</tr>
<tr>
<td>5050 N. Desert Blvd.</td>
<td>El Paso, TX 79912</td>
</tr>
<tr>
<td>2200 N. Zaragoza Rd.</td>
<td>El Paso, TX 79938</td>
</tr>
</tbody>
</table>

LAS CRUCES BRANCHES

<table>
<thead>
<tr>
<th>Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>300 E. Foster Rd.</td>
<td>(575) 526-4401</td>
</tr>
<tr>
<td>3105 Del Rey Blvd.</td>
<td>Las Cruces, NM 88005</td>
</tr>
<tr>
<td></td>
<td>Las Cruces, NM 88012</td>
</tr>
</tbody>
</table>

1-800-351-1670
FIRSTLIGHTFCU.ORG
CUMAIL@FIRSTLIGHTFCU.ORG
### Member’s Fee Schedule  
**Effective January 6, 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 ................................. $250.00 ea.
  - 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** *(per request)*  
  - 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 waived with Relationship Rewards.  
  Visit 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.