

# Rewards First Program

The higher your combined balances — *the greater* your benefit.

Effective Date:  
December 1, 2019

	First Club	Platinum	Gold	Silver
<b>Combined Relationship Balance &amp; Requirements<sup>1</sup></b>	\$150,000 in combined balances only	\$10,000 – \$149,999 in combined balances, or Checking with at least \$500 monthly Direct Deposit and Bill Pay, or new member. <sup>3</sup>	\$1,000 – \$9,999 in combined balances, or 10 signature based debit card transactions monthly <sup>2</sup> , or Direct Deposit with at least \$500 monthly into a First Financial checking account, or ages 14–25.	\$999.99 or less in combined balances
<b>Non-First Financial ATM Usage Fee</b>	FREE	\$1	\$2	\$2
<b>Foreign ATM Surcharge Rebate</b>	Yes <sup>4</sup>	No	No	No
<b>Check Printing<sup>5</sup></b>	1 box <b>FREE</b> per year	No	No	No
<b>Non-Participation Fee</b>	FREE	FREE	FREE	\$5
<b>Overdraft Protection Transfers from Savings</b>	FREE	\$10	\$15	\$15
<b>Loan Discount<sup>6</sup></b>	0.5%	0.25%	No	No
<b>IRC Financial Consultation</b>	FREE	FREE	FREE	FREE
<b>Cashier's Check Fee</b>	FREE	\$5	\$10	\$10
<b>Incoming Wire Fee</b>	FREE	\$10	\$15	\$15
<b>Domestic Wire Fee</b>	FREE	\$20	\$25	\$25
<b>Notary Service</b>	FREE	FREE	FREE	FREE
<b>Visa Gift Card Fee</b>	5 <b>FREE</b> Gift Card fees per year (\$19.75 value)	\$2.95 per Gift Card	\$3.95 per Gift Card	\$3.95 per Gift Card

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Excluded from Rewards First: NJ Consumer Checking Accounts, Fair Chance Checking Accounts, Employees, Ambassadors, Business Accounts, Children ages 0-13, Members with delinquent loans, Estate Accounts, Accounts with private Student Loans, and Graduate Accounts. <sup>1</sup>Combined balances are calculated by adding end of month balances within your First Financial Checking, Savings, Money Market Accounts, Certificates, Loans, and Visa® Credit Card limits in any one given member account, or within a household if multiple members reside within the same household. Investments are excluded. <sup>2</sup>Monthly signature based purchases are calculated based on when they post to the account, not when the transaction actually occurs. This will include all transactions that post from the first of the month until 6pm of the last day of the month. If the last day of the month falls on a Saturday or Sunday, transactions will be calculated until 2pm on Saturday. <sup>3</sup>New member within first 60 days of account opening. <sup>4</sup>As long as the membership is in good standing, non-First Financial ATM fees will be automatically credited back to the member up to \$5 per transaction daily. <sup>5</sup>Annual check printing is effective January through December. Must order with a First Financial Representative. Select styles only. <sup>6</sup>New members within the first 60 days of account opening are not eligible for 0.25% Platinum loan discount. Discounted rates not to go below the lowest Annual Percentage Rate offered at the time of loan closing for each type of eligible loan. See credit union representative or firstffcu.com for current rates. Excludes Mortgages, Home Equity Loans, and Credit Cards. Cannot be combined with any other lending promotion. Subject to credit approval. Insured by NCUA.

