

Rewards First Program

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

Effective Date:
May 1, 2016

	First Club	Platinum	Gold	Silver
Combined Relationship Balance & Requirements¹	\$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. ³	\$1,000 - \$9,999 in combined balances, or 10 signature based debit card transactions monthly ² , or Direct Deposit with at least \$500 monthly, or ages 14-25.	\$999.99 or less in combined balances
Non-First Financial ATM Usage Fee	FREE	\$1	\$2	\$2
Foreign ATM Surcharge Rebate	Yes ⁴	No	No	No
Check Printing⁵	1 box FREE per year	No	No	No
Non-Participation Fee	FREE	FREE	FREE	\$5
Overdraft Protection Transfers from Savings	FREE	\$10	\$15	\$15
Loan Discount (<Exclusions apply)	0.5%	0.25%	No	No
IRC Financial Consultation	FREE	FREE	FREE	FREE
Cashier's Check Fee	FREE	\$5	\$10	\$10
Custom Photo Debit Card	1 FREE card per year, per member	\$1.95 per card	\$2.95 per card	\$2.95 per card
Check Cashing Fee⁶	FREE	FREE	\$10 per check	\$10 per check
Incoming Wire Fee	FREE	\$10	\$15	\$15
Domestic Wire Fee	FREE	\$20	\$25	\$25
Notary Service	FREE	FREE	FREE	FREE
ID Theft Protection Services	FREE for 1 year (\$71.88 value)	\$71.88 per year	\$71.88 per year	\$71.88 per year
Visa Gift Card Fee	5 FREE 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. ¹Combined 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. ²Monthly 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. ³New member within last 60 days. ⁴As 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. ⁵Annual check printing is effective January through December. Must order with a First Financial Representative. Selected styles only. ⁶This fee is effective May 15, 2009 and is for cashing non-First Financial checks. <Excludes Mortgages, Home Equity Loans, and Credit Cards. Subject to credit approval.