

# Rewards First Program

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

Effective Date:  
May 1, 2016

|   | 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, 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 FREE 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 (&lt;Exclusions apply)</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>Check Cashing Fee<sup>6</sup></b>                                | FREE   | FREE  | \$10 per check   | \$10 per check                        |
| <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>ID Theft Protection Services</b>                                 | FREE for 1 year (\$71.88 value)                | \$71.88 per year  | \$71.88 per year   | \$71.88 per year                      |
| <b>Visa Gift Card Fee</b>   | 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. <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 last 60 days. <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>This 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. Federally insured by NCUA.

