



Member Benefit Chart Effective 8-31-11

The higher your combined balances – the greater your benefit.

	President's Circle	Platinum	Gold	Silver	Bronze	Basic
Combined Balance & Requirements [^]	\$250,000 & Up OR 20 + Signature based debit card purchases ^{^^}	\$50,000 - \$249,999.00 OR 15-19 Signature based debit card purchases ^{^^} OR Student between 14-23 OR New Member*	\$25,000 - \$49,999.99 OR 12-14 Signature based debit card purchases ^{^^}	\$10,000 - \$24,999.99 OR 10-11 Signature based debit card purchases ^{^^}	\$1,000 - \$9,999.99 OR 8-9 Signature based debit card purchases ^{^^} OR Checking with Direct Deposit ⁺⁺ OR Checking with Bill Pay	\$999.99 or less
Non-First Financial ATM Fee	FREE	\$.25	\$.50	\$.75	\$1	\$2
Foreign ATM Surcharge Rebate ^{**}	UNLIMITED	\$5/mth				
ATM Card Monthly Fee Rebate [#]	YES	YES				
Overdraft Transfer from Savings	FREE	\$4	\$6	\$8	\$10	\$15
Free Annual Check Printing ⁺	UNLIMITED	3 boxes	2 boxes	1 box		
Non- Participation Fee	WAIVED	WAIVED	WAIVED	WAIVED	WAIVED	\$5/mth
Multi Loan Discount ^{***}	1/4%	1/4%	1/4%	1/8%	1/8%	1/10%
First Mortgage Origination Fee Discount	FREE	\$100 off	\$75 off	\$50 off	\$25 off	
Dedicated FSC	YES ⁺⁺⁺					
Special Promotions	Quarterly	Semi-Annually				
Check Cashing Fee ^{****}	WAIVED	WAIVED	WAIVED	WAIVED	WAIVED	\$10.00
Financial Consultation ^{##}	YES	YES	YES	YES	YES	YES

Excluded from Rewards First: NJ Consumer Checking Accounts, Employees, Ambassadors, Business Accounts, Children ages 0-13, Members with Delinquent Loans. Estate Accounts.
[^] Combined balances are calculated by adding end of month balances in your First Financial Checking, Savings, Money Markets, Certificates, Loans and VISA® Credit Card limit in any one given member account. Investments are excluded. ^{^^} 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 6 pm of the last day of the month. If the last day of the month falls on Saturday or Sunday, transactions will be calculated until 2 pm on Saturday. ^{*} New member within last 90 days. ^{**} Rebates are issued once a month. Must bring receipts to a First Financial branch within 45 days of transaction date. ^{***} Maximum discount for consumer loans is 0.25% off. This benefit will be honored when a member opens their second or more Consumer Loan. Your last consumer loan must be open or paid in full within the last 24 months. Subject to credit approval. First Mortgages, second mortgages and credit lines are excluded. ^{****} This fee is effective May 15, 2009 and is for cashing non-First Financial checks. ⁺ Annual Check Printing is effective January through December. Must order with a First Financial Representative. Selected styles only. ⁺⁺ Direct Deposit must be greater than or equal to \$500 monthly. ⁺⁺⁺ Dedicated Financial Services Consultant available only to President's Circle members who meet balance requirements. [#] Must go to a First Financial branch to request your ATM Card monthly fee rebate. ^{##} Free Financial Consultation is provided by the First Financial Investment and Retirement Center.