

† Transfer Limitations- For share/savings and money market accounts, if applicable, you may make up to six (6) preauthorized automatic, telephonic, or auto response transfers to another account of yours or to a third party during any calendar month. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH) as well as overdraft protection transfers from a share account to a share draft/checking account. You may make unlimited transfers to any of your accounts or to any Credit Union loan account and may make withdrawals in person, by mail, or at an ATM. However, we may refuse or reverse a transfer that exceeds these limitations and may assess fees against, suspend, or close your account.

MANY FEES ARE WAIVED WITH BUSINESS RELATIONSHIP REWARDS:

Maintain a combined average daily business deposit balance of \$10,000 (*Balances must be maintained between Business Share and Business Checking accounts*) and you will earn:

- Two free Non-FirstLight ATM transactions per month. (Some ATMs may assess additional fees).
- Free personal Money Orders and Cashier Checks.
- Free Telephone Balance Inquiry.
- Free Telephone Transfers.
- \$40 Credit toward Annual Check Order.

LOCATIONS

EL PASO BRANCHES	(915) 562-1172
20727 Constitution Ave.	Fort Bliss, TX 79918
1635 Pike Rd.	Fort Bliss, TX 79906
WBAMC, 1st floor	Fort Bliss, TX 79920
9993 Kenworthy St.	El Paso, TX 79924
1555 Lee Trevino Dr.	El Paso, TX 79936
5050 N. Desert Blvd.	El Paso, TX 79912
2200 N. Zaragoza Rd.	El Paso, TX 79938

LAS CRUCES BRANCHES	(575) 526-4401
300 E. Foster Rd.	Las Cruces, NM 88005
3105 Del Rey Blvd.	Las Cruces, NM 88012
3791 E. Lohman Ave.	Las Cruces, NM 88011

1-800-351-1670

FIRSTLIGHTFCU.ORG

CUMAIL@FIRSTLIGHTFCU.ORG

Federally
Insured
by NCUA



COMMERCIAL ACCOUNTS AND FEE SCHEDULE

Effective January 3, 2019

COMMERCIAL ACCOUNTS FEE SCHEDULE

Effective January 3, 2019

- **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 ea.
- **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.
- **Business Online Banking**.....\$10.00/mo.
Initial Set-Up With Wires\$10.00
Initial Set-Up with ACH origination
(Credit and Debit).....\$10.00
Per Transaction (Per ACH entry)\$0.10 ea.
Same Day ACH Transaction\$0.20 ea.
Per Batch File Submission/Upload\$2.00 ea.
Returned ACH\$5.00 ea.
NACHA ACH Rules Book-upon requestAt Cost
User Training (On site \$20 min.)\$20 per hour
- **Cashier's Check**\$4.00 ea.**
Non-members\$7.00 ea.
- **Checking Account Monthly Maintenance Fee**
Express Business Checking-(Min. opening balance of \$10)
Avg. daily balance below \$100\$5.00/mo.
Avg. daily balance \$101 and overno charge
Monthly transactions* up to 50no charge
Monthly transactions* 51 and over30¢ ea.
Advantage Business Checking-(Min. opening balance of \$100)
Avg. daily balance below \$2,000\$10.00/mo.
Avg. daily balance \$2,000 and over.....no charge
Monthly transactions* up to 100no charge
Monthly transactions* 101 and over32¢ ea.
Premier Business Checking-(Min. opening balance of \$100)
Avg. daily balance below \$5,000\$15.00/mo.
Avg. daily balance \$5,000 and overno charge
Monthly transactions* up to 200no charge
Monthly transactions* 201 and over35¢ ea.
- **Check Cashing** (Non-members)\$3.00 ea.
- **Check Printing Fees** Prices will vary according to style requested**
- **Checks-Temporary** (Up to 8)\$5.00
- **Collection Item** (Incoming and outgoing)\$10.00
- **Convenience Transfer Fee**.....\$5.00+
(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 \$50)
- **Money Orders**\$2.00 ea.**
- **Network Fee**\$2.00
- **Night Deposit Drop Box**
Initial key\$10.00
Replacement key\$15.00
- **Non-Sufficient Funds** (Check, ACH, Debit Card).....\$32.00 ea.
- **Paper Statement Fee**\$1.00/mo.
- **Plastic Deposit Bags**
Purchased at credit union.....\$2 per bag
Purchased through Harland Clarke.....price will vary
FirstLight zipper bag\$5.00
- **Research-Checkbook Balancing**.....\$20.00/hr.
(Research work includes, but is not limited to, ATM transactions, deposits, withdrawals. Min. 1 hour charge)
- **Research-Escheatment Processing**.....\$20.00/acct.
(Fee charged during start of processing in April; escheatment completed in June).
- **Research-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**
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 Drillingfees vary
Safe Deposit Box Set Up Fee\$10.00
Safe Deposit Box Replacement Key\$10.00
- **Stop Payment Fee** (Check & ACH)\$32.00 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.

* Transactions include: Checks paid, deposits at ATM, deposits with a teller, deposits received through night drop, withdrawals with a teller.

** Many fees are waived with Business Relationship Rewards.

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