

MANY FEES ARE WAIVED WITH BUSINESS RELATIONSHIP REWARDS:

Maintain a combined average daily business deposit balance of \$10,000 and you will earn:

- Free personal money orders and cashiers checks.
- Two free Non-FirstLight ATM transactions per month.
- \$40 credit toward annual check order.
- Balances must be maintained between Business Share and Business Checking Accounts.

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



COMMERCIAL ACCOUNTS AND FEE SCHEDULE

Effective January 1, 2018

COMMERCIAL ACCOUNTS FEE SCHEDULE

Effective January 1, 2018



• ACH Origination (Non-recurring loan payment)	\$5.00
• ATM/Visa® debit card replacement	\$5.00
• ATM transactions	
Non-FirstLight ATMs	\$2.00 ea.**
Outside the U.S.	1% of transaction amount
<i>(Some ATM owners may assess an additional user's fee)</i>	
• Network fee	\$2.00
• Cashier's check	\$4.00 ea.**
Non-members	\$7.00 ea.
• Check cashing (Non-members)	\$2.00
• Check printing fees <i>Prices will vary according to style requested**</i>	
• Checks – Temporary (Up to 8)	\$5.00
• 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 over	no charge
Monthly transactions* up to 50	no 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 100	no 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 over	no charge
Monthly transactions* up to 200	no charge
Monthly transactions* 201 and over35¢ ea.
• Credit card cash advance fee (Non members)	\$10.00
• Night deposit drop box	
Initial key	\$10.00
Replacement key	\$15.00
• Plastic deposit bags	
Purchased at credit union	\$2 per bag
Purchased through Harland Clarke	price will vary
FirstLight zipper bag	\$5.00
• Collection item – (Incoming and outgoing)	\$10.00
• Copies	
Daily transaction	\$1.00 ea.
Monthly statements	\$5.00 ea.
Non FirstLight Check	\$1.00 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.
<i>(Waived if active for 6 months or balance is over \$50)</i>	
• Membership fee	\$2.00 ea.
• Money orders	\$2.00 ea.**
• Non-sufficient funds (Check, ACH, Debit Card)	\$29.50 ea.
• Paper statement fee	\$1.00/mo.
• Business online banking	\$10.00
Initial Set-Up With Wires	\$10.00
Initial Set-Up with ACH origination	
<i>(Credit and Debit)</i>	\$10.00
Per Transaction (Per ACH entry)	\$0.10 ea.
Per Batch File Submission/Upload	\$2.00 ea.
Returned ACH	\$5.00 ea.
NACHA ACH Rules Book-upon request	At Cost
User Training (On site \$20 min.)	\$20 per hour
• Convenience transfer fee	\$5.00
<i>(Automatic transfers from share to checking account to cover overdrafts)</i>	
• Research/checkbook balancing	\$20.00/hr.
<i>(Research work includes, but is not limited to, ATM transactions, deposits, withdrawals, legal processing, & escheatment. Min. 1 hour charge.)</i>	
• Returned item fee	\$10.00 ea.
• Returned account statement fee	\$2.50/mo.
• Rush delivery fee for PIN, ATM, Debit and Credit Cards	\$27.50
• Stop payments	\$29.50 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 drilling	fees vary
Safe deposit box set up fee	\$10.00
Safe deposit box replacement key	\$10.00
• Telephone transfer fee	\$1.00
• Verification of deposit/mortgage fee	\$10.00
• 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. See back for details.