

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 RELATIONSHIP REWARDS:

The following rewards will apply to the Simply Checking and Simply More checking account maintaining combined deposit and loan balance of at least \$10,000 at the credit union. (Except balances on revolving line of credit and credit card accounts. Balance will be calculated on an average daily balance.) Members over 50 years of age and with a checking account also qualify for Relationship Rewards.

- Free personal money orders, cashier checks, and traveler's checks.
- 25% discount on safe deposit box annual rental fee.
- Two free Non-FirstLight ATM transactions per month. (Some ATMs may include additional fees).
- Free Notary Service
- .25 discount on auto or personal loans\*.
- Free incoming wire transfers.

Additional Go Green Rewards program discounts available

Visit [www.firstlightfcu.org/rewards](http://www.firstlightfcu.org/rewards) for more details.

\*Excludes any mortgage loans, RLOCs.

## LOCATIONS

### EL PASO BRANCHES (915) 562-1172

20727 Constitution	Fort Bliss, TX 79918
1635 Pike Rd.	Fort Bliss, TX 79906
WBAMC, 1st floor	Fort Bliss, TX 79908
9993 Kenworthy St.	El Paso, TX 79924
1555 Lee Trevino Dr.	El Paso, TX 79936
5050 N. Desert	El Paso, TX 79912

### 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

Federally  
Insured  
by NCUA

1-800-351-1670  
**FIRSTLIGHTFCU.ORG**  
CUMAIL@FIRSTLIGHTFCU.ORG



# MEMBER'S SERVICE AND FEE SCHEDULE

Effective March 1, 2017

Federally insured by NCUA and an Equal Opportunity Housing lender.  
*We do business in Accordance with Federal Fair Housing Law and the  
Equal Credit Opportunity Act.*

# MEMBER'S FEE SCHEDULE

Effective March 1, 2017



<ul style="list-style-type: none"> <li>• <b>ACH origination</b> (Non-recurring loan payment)           <ul style="list-style-type: none"> <li>Payments up to \$650 .....\$15.00</li> <li>Any amount over \$650 .....2.35%</li> </ul> </li> <li>• <b>Account history printout</b> .....\$2.00</li> <li>• <b>ATM/Visa® debit card replacement</b>.....\$5.00</li> <li>• <b>ATM transactions</b> <ul style="list-style-type: none"> <li>Non-FirstLight ATMs.....\$2.00 ea.*</li> <li>Outside the U.S. ....1% of transaction amount.</li> <li>(Some ATM owners may assess an additional user's fee)</li> </ul> </li> <li>• <b>Network fee</b> .....\$2.00 ea.</li> <li>• <b>Cashier's check</b> .....\$4.00 ea.*           <ul style="list-style-type: none"> <li>Non-members .....\$7.00 ea.</li> </ul> </li> <li>• <b>Check cashing fee</b> (Non-members) .....\$2.00</li> <li>• <b>Check printing fees</b> Prices will vary according to style requested</li> <li>• <b>Checks – temporary</b> (Up to 8) .....\$5.00</li> <li>• <b>Checking account monthly maintenance fee</b> <ul style="list-style-type: none"> <li>Simply Checking.....no charge</li> <li>Simply More Checking               <ul style="list-style-type: none"> <li>Minimum daily balance \$2,500 and over .....no charge</li> <li>Minimum daily balance below \$2,500.....\$5.00</li> </ul> </li> </ul> </li> <li>• <b>Coin machine</b> <ul style="list-style-type: none"> <li>Under \$100.00 aggregate in one day .....no charge</li> <li>Over \$100 .....5% of amount over \$100</li> </ul> </li> <li>• <b>Collection Item</b> (Incoming and outgoing) .....\$10.00</li> <li>• <b>Copies</b> <ul style="list-style-type: none"> <li>Daily transaction .....\$1.00 ea.</li> <li>Monthly Statements .....\$5.00 ea.</li> <li>Non-FirstLight Check .....\$1.00 ea.</li> <li>Share draft/check (Drawn on FirstLight) .....\$1.00 ea.</li> </ul> </li> <li>• <b>Convenience transfer fee</b> .....\$1.00**           <ul style="list-style-type: none"> <li>(Automatic transfers from share to checking account to cover overdrafts)</li> </ul> </li> <li>• <b>Credit card cash advance fee</b> (Non-members) ....\$10.00</li> <li>• <b>Early account closure</b> (Less than 90 days) .....\$5.00</li> <li>• <b>Inactive account fee</b> .....\$5.00/mo.           <ul style="list-style-type: none"> <li>(Waived if active for 6 months or balance is over \$50)</li> </ul> </li> <li>• <b>IRA transfer fee</b> (For members transferring their FirstLight IRA to another financial institution) .....\$25.00 ea.</li> <li>• <b>Loan coupon book</b>.....\$5.00</li> <li>• <b>Membership fee</b> .....\$2.00 ea.</li> <li>• <b>Money orders</b> <ul style="list-style-type: none"> <li>Personal .....\$2.00 ea.**</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Non-sufficient funds</b> (Check, ACH, Debit Card) \$29.50 ea.</li> <li>• <b>Paper statement fee</b> .....\$1.00/mo.</li> <li>• <b>Overdraft privilege/courtesy pay fee</b> .....\$29.50 ea.</li> <li>• <b>Research/checkbook balancing</b> .....\$20.00/hr.           <ul style="list-style-type: none"> <li>(Research work includes, but is not limited to, ATM transactions, deposits, withdrawals, legal processing, &amp; escheatment. Min 1 hour charge.)</li> </ul> </li> <li>• <b>Returned item fee</b> .....\$10.00 ea.</li> <li>• <b>Returned statement fee</b> .....\$2.50/mo.</li> <li>• <b>Skip-a-pay fee</b> .....\$25.00</li> <li>• <b>Safe deposit box annual rental fee*</b> <ul style="list-style-type: none"> <li>2" X 5" .....\$20.00</li> <li>3" X 5" .....\$23.00</li> <li>3" X 10" .....\$35.00</li> <li>5" X 5" .....\$45.00</li> <li>5" X 10" .....\$50.00</li> <li>7" X 10" .....\$60.00</li> <li>10" X 10" .....\$80.00</li> <li>Safe deposit box drilling.....fees vary</li> <li>Safe deposit box set up fee .....\$10.00</li> <li>Safe deposit replacement key .....\$10.00</li> </ul> </li> <li>• <b>Stop payments</b>.....\$29.50 ea.</li> <li>• <b>Telephone transfer fee</b> .....\$1.00**</li> <li>• <b>Travelers checks</b> (American Express) .....1% of total*</li> <li>• <b>Verification of deposit/mortgage</b> .....\$10.00 ea.</li> <li>• <b>Western Union transfer fee</b>.....\$11.50 ea.</li> <li>• <b>Wire transfer fee</b> <ul style="list-style-type: none"> <li>Incoming .....\$5.00 ea.*</li> <li>Outgoing .....\$15.00 ea.</li> </ul> </li> </ul>
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\* Many fees are waived with Relationship Rewards. See Back for details.

\*\* 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

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