

Safe Deposit Box Replacement Key \$10.00

Stop Payment Fee

Business Member Check or ACH \$32.00 ea.
Cashier's Check (Stop/Re-issue/Stale).....\$20.00 ea.
Money Order (Stop/Stale).....\$20.00 ea.

Telephone Balance Inquiry Fee \$1.00 ea.**

Telephone Transfer Fee \$1.00 ea.**†

Wire Transfer Fee

Incoming \$5.00 ea.†
Outgoing \$15.00 ea.

- * Transactions include: Checks paid, deposits with a teller, withdrawals with a teller, ACH credits and ACH debits, deposits received through the night drop. (The night drop is being discontinued as we do our branch redesign and will be removed as the locations are remodeled.)
- ** Fees are waived with Business Relationship Rewards. Visit [FirstLightFCU.org/business/business-relationship-rewards](https://www.FirstLightFCU.org/business/business-relationship-rewards) for more details.
- *** Must meet opening balance and minimum daily balance requirements to qualify for free outgoing wires.
- † For all share and money market accounts, you may make no more than six (6) withdrawals and/or transfer from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephone, or by check, draft, card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

Toni Assael
Business Member
MORRA MIA



**MANY FEES ARE
WAIVED WITH
BUSINESS RELATIONSHIP
REWARDS:**

Maintain a combined average daily balance of \$10,000 between your Business Share and Business Checking accounts, to earn:

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



**COMMERCIAL
ACCOUNTS AND
FEE SCHEDULE**

Effective February 1, 2023



800.351.1670

[FirstLightFCU.org](https://www.FirstLightFCU.org)

BUSINESS REWARDS

[FirstLightFCU.org/business/business-rewards](https://www.FirstLightFCU.org/business/business-rewards)

Federally Insured by NCUA | Equal Opportunity Lender

Rev. 02/23

COMMERCIAL ACCOUNTS FEE SCHEDULE

Effective February 1, 2023

Account Maintenance Fee

Express Business Checking-(Min. opening balance of \$10)
Minimum daily balance below \$100 \$5.00/mo.
Minimum daily balance \$100 and over no charge

Advantage Business Checking-(Min. opening balance of \$100)
Minimum daily balance below \$2,000 \$10.00/mo.
Minimum daily balance \$2,000 and over no charge

Premier Business Checking-(Min. opening balance of \$100)
Minimum daily balance below \$5,000 \$15.00/mo.
Minimum daily balance \$5,000 and over no charge

Money Market

Minimum daily balance \$2,500 and over no charge
Minimum daily balance below \$2,500 \$10.00/mo.

ACH Exception \$5.00
(ACH item rejected due to incorrect account number)

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.

Analysis Fee

Express Business Checking

Monthly Transactions* up to 50.....no charge
Monthly Transactions* 51 and over.....35¢ ea.

Advantage Business Checking

Monthly transactions* up to 100 no charge
Monthly transactions* 101 and over 35¢ ea.

Premier Business Checking

Monthly transactions* up to 200 no charge
Monthly transactions* 201 and over 35¢ 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
Wire Usage Fee (Monthly fee varies based on usage.)
Express Business Checking \$15.00 ea.
Advantage Business Checking (3 free out going) \$15.00 ea.***
Premier Business Checking (6 free out going) \$15.00 ea.***

Initial Set-Up with ACH origination (Credit and Debit) \$10.00
ACH Usage Fee (Monthly fee varies based on usage.)
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 request) At Cost
User Training (On site \$20 minimum) \$20/hr.
Business Remote Deposit Capture \$30.00/mo.

Cashier's Check..... \$4.00 ea.**
Non-members..... \$10.00 ea.

Check Cashing (Non-members) \$3.00 ea.

Check Printing Fees Prices will vary according to style requested**
Temporary Checks (up to 8) \$5.00

Collection Item (Incoming and outgoing) \$10.00

Convenience Transfer Fee \$3.00
(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 \$1,000)

Legal Processing Fee \$75.00 ea.

Network Fee..... \$2.00 ea.

Non-Sufficient Funds (Check, ACH, Debit Card) \$32.00 ea.

Notary Service Fee..... \$5.00

Overdraft Privilege/Courtesy Pay Fee..... \$32.00 ea.*
(For transactions over \$5 and including transactions at ATMs)

Paper Statement Fee \$2.00/mo.

Plastic Deposit Bags

Purchased at credit union \$2 per bag
Purchased through Harland Clarke..... price will vary
FirstLight zipper bag..... \$5.00 per bag

Research

(Research work includes, but is not limited to, ATM transactions, deposits, withdrawals. Min 1 hour charge)

Checking Balancing \$20.00/hr.
Escheatment Processing \$20.00/acct.
(Fee charged during start of processing in April; escheatment completed in June)

Returned Item Fee \$20.00 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" \$30.00
3" X 5" \$33.00
3" X 10" \$45.00
5" X 5" \$55.00
5" X 10" \$60.00
7" X 10" \$70.00
10" X 10" \$90.00
Safe Deposit Box Drilling fees vary

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