

Many fees are waived with Relationship Rewards:

The following rewards will apply to the Simply Free, Simply More, and Simply 50 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.):

- Free personal money orders, cashier checks, and traveler's checks.
- Eight free Non-FLFCU ATM transactions per month. (Some ATMs may include additional fees)
- Free FLFCU custom image checks. (Up to two boxes per year for Simply Free, Simply More checking accounts and all free for Simply 50 checking accounts.)
- Free account inquiries.
- Free incoming wire transfers.
- 25% discount on Safe Deposit Box annual rental fee.

Plus

- 2 percentage points discount on FLFCU Credit Card annual percentage rate.

Locations

El Paso Branches (915) 562-1172

1741 Marshall 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

1-800-351-1670

www.firstlightfcu.org

cumail@firstlightfcu.org



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.



FIRST LIGHT[®]
FEDERAL CREDIT UNION

Member's Service and Fee Schedule

Effective January 1, 2009

Member's Fee Schedule

Effective January 1, 2009



• ATM/Visa® Debit Card replacement	\$5.00
• ATM card issue (if member has a Visa Debit Card)	\$5.00
• ATM transactions	
Non-FirstLight FCU ATMs	\$1.00 ea.**
Outside the U.S.	\$2.50 ea.
<i>(Some ATM owners may assess an additional user's fee)</i>	
• Cashier's check	\$2.00 ea.**
Non-members	\$7.00 ea.
• Check printing fees	
<i>Prices will vary according to style requested</i>	
• Checks – temporary (up to 12)	\$2.00
<i>(first 12 checks free on account opening)</i>	
• Checking Account monthly maintenance fee	
Simply Free Checking	no charge
Simply 50 Checking	no charge
Simply More Checking	
Minimum daily balance \$1,000 and over	no charge
Minimum daily balance below \$1,000	\$5.00
• Collection Item – incoming and outgoing	\$10.00
• Copies	
Daily transaction	\$1.00 ea.
Monthly Statements	\$2.00 ea.
Share draft/check (drawn on FLFCU)	\$1.00 ea.
• Credit card cash advance (Non-members)	\$5.00
• Inactive account fee	\$5.00/mo.
<i>(waived if active for 6 months or balance is over \$50 or member has other active account relationships with credit union)</i>	
• Gift checks (American Express)	\$2.50 ea.
• Membership fee	\$2.00 ea.
• Money Orders	
Personal	\$2.00 ea.**
• Non-sufficient funds (check, ACH, debit card)	\$27.50 ea.
• Research/checkbook balancing	\$20.00/hr.
<i>(includes research on ATM and check deposit transactions, min. fee: \$20)</i>	
• Returned item fee	\$5.00 ea.
• Returned statement fee	\$2.50/mo.
• Safe deposit box annual rental fee	
2" X 5"	\$15.00
3" X 5"	\$15.00
3" X 10"	\$30.00
5" X 10"	\$40.00
7" X 10"	\$50.00
10" X 10"	\$60.00
Safe deposit box drilling	fees vary
Safe deposit box set up fee	\$10.00
Safe deposit replacement key	\$10.00
• Share/Savings excessive transfer fee	\$1.00 ea.**
<i>(Regulation D limitations may apply. See Members and Account Agreement for details)</i>	
• Share/Savings cash withdrawal	
<i>(at teller line fee, over three in 1 month)</i>	\$1.00 ea.**
• Stop payments	\$27.50 ea.
• Travelers Checks (American Express)	1% of total*
• Verification of deposit	\$5.00 ea.
• Western Union transfer fee	\$11.50 ea.
• Western Union international transfer fee	fees vary
• Wire transfer fee	
Incoming	\$5.00 ea.
Outgoing	\$15.00 ea.
International wire transfer	prices vary

* 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. Of these six, you may make no more than three (3) transfers to a third party by check or debit card. 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.