

Many fees are waived with Relationship Rewards:

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

- Free personal money orders, cashiers checks, and travelers checks
- Eight free non-credit union ATM transactions each month
- \$40 credit toward annual check order.

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



FIRST LIGHT[®]
FEDERAL CREDIT UNION

Commercial Accounts and Fee Schedule

Effective January 1, 2009

Federally Insured by NCUA



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.*

Commercial Account 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	
Express Business Checking	
<i>(Avg. monthly balance below \$100)</i>	\$5.00
<i>(Avg. monthly balance \$100 and over)</i>	no charge
Transactions*	
<i>(Monthly transactions up to 100)</i>	no charge
<i>(Monthly transactions 101 and over)</i>	25¢ ea.
Advantage Business Checking	
<i>(Avg. monthly balance below \$2,000)</i>	\$10.00
<i>(Avg. monthly balance \$2,000 and over)</i>	no charge
Transactions*	
<i>(Monthly transactions up to 200)</i>	no charge
<i>(Monthly transactions 201 and over)</i>	25¢ ea.
Premier Business Checking	
<i>(Avg. monthly balance below \$7,500)</i>	\$15.00
<i>(Avg. monthly balance \$7,500 and over)</i>	no charge
Transactions*	
<i>(Monthly transactions up to 400)</i>	no charge
<i>(Monthly transactions 401 and over)</i>	25¢ ea.
• Currency deposit at teller line	
Up to \$500	no charge
Above \$500	1% for amounts in excess of \$500
• Currency purchase at teller line	
Up to 10 rolls/straps	no charge
More than 10 rolls/straps	20¢ per roll/strap
• Night Deposit Drop Box	
Initial key	\$10.00
Replacement key	\$10.00
• Plastic deposit bags	
Purchased at credit union	\$2 per bag
Purchased through Harland Clark	price will vary according to style

FLFCU zipper bag	\$3.50
• 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	\$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.**
Western Union	\$11.50 ea.
• Non-sufficient funds (check, ACH, debit card)	\$27.50 ea.
• Overdraft protection	\$5.00
<i>(transfers from share to checking account to cover overdrafts)</i>	
• Research/checkbook balancing	\$20.00/hr.
<i>(includes research on ATM and check deposit transactions)</i>	
• Returned item fee	\$5.00 ea.
• Returned statement fee	\$2.50/mo.
• Stop payments	\$27.50 ea.
• 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
Travelers checks (American Express)	1% of total**
• 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.

* Checks paid, deposits at ATM, deposits with a teller; deposits received through Night Drop, withdrawals with a teller

** Relationship Rewards, \$10,000 or more qualifies for free cashier's checks, personal money orders, travelers checks, and eight free non-credit union ATM transactions each month.