

* Transactions include: Checks paid, deposits at ATM/ITM/Teller, cash withdrawals from ATM/ITM/Teller, ACH credits and ACH debits, remote deposits capture deposits and mobile deposits.

** Fees are waived with Business Relationship Rewards. Visit 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.



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:

- No charge for two non-FirstLight ATM transactions per month. (Some ATMs may assess additional fees).
- No charge for Cashier's Checks.
- \$40 Credit toward Annual Check Order.



800.351.1670

FirstLightFCU.org

BUSINESS REWARDS

FirstLightFCU.org/business/business-rewards

Federally Insured by NCUA | Equal Opportunity Lender

COMMERCIAL ACCOUNTS AND FEE SCHEDULE

Effective April 1, 2025

04/25

COMMERCIAL ACCOUNTS FEE SCHEDULE

Effective April 1, 2025

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)

One Time ACH & 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	25¢ ea.

Advantage Business Checking	
Monthly Transactions* up to 100	no charge
Monthly Transactions* 101 and over	25¢ ea.

Premier Business Checking	
Monthly Transactions* up to 200	no charge
Monthly Transactions* 201 and over	25¢ ea.

ATM Transaction Fee

Non-FirstLight ATMs	\$3.00 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
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 min.)	\$20/hr.

Cashier's Check \$5.00 ea.**

Non-members.....	\$10.00 ea.
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Check Cashing Fee (Non-members) \$7.00 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

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

Notary Service Fee..... \$5.00

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

ATM Card, or Debit Card	\$30.00 ea.
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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
Safe Deposit Box Replacement Key	\$10.00
Safe Deposit Set Up.....	\$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.

Wire Transfer Fee

Incoming	\$5.00 ea.†
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Outgoing

Express Business Checking	\$20.00 ea.
Advantage Business Checking (3 free outgoing).....	\$20.00 ea.***
Premier Business Checking (6 free outgoing)	\$20.00 ea.***