

* 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.

†† Applies to Overdrawn w/Card



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.



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, 2026

04/26

COMMERCIAL ACCOUNTS FEE SCHEDULE

Effective April 1, 2026

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.
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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	
Mailed Card Fee.....	\$5.00 ea.
Instant Issue-In Branch Fee.....	\$10.00 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	\$7.50 ea.**
Non-members.....	\$10.00 ea.

Check Cashing Fee (Non-members)	\$7.00 ea.
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Check Printing Fees Prices will vary according to style requested	
Temporary Checks (up to 8)	\$5.00

Collection Item (Incoming and outgoing)	\$10.00
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Convenience Transfer Fee	\$3.00
(Automatic transfers from share to checking account to cover overdrafts)	

Copies	
Account History Printout	\$5.00 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
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Inactive Account Fee	\$5.00/mo.
(Waived if active for 6 months or balance is over \$1,000)	

Legal Processing Fee	\$75.00 ea.
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Network Fee	\$2.00
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Non-Sufficient Funds (Check, ACH, Debit Card) ...	\$32.00 ea.††
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Notary Service Fee.....	\$5.00
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Courtesy Pay Fee.....	\$32.00 ea.*
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(For transactions over \$5 and including transactions at ATMs)	
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Paper Statement Fee	\$3.00/mo.
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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.

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.

Vehicle Title Documentation Fee	\$50.00
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Wire Transfer Fee	
Incoming	\$5.00 ea.†
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.***