

AUTOMATED BILL PAY

Pay everything from insurance premiums to utility bills, safely and automatically. By authorizing direct electronic debits from your checking account, you pay bills without having to write a single check.

E-STATEMENTS

Have your account statement sent to any e-mail address you'd like, safely and securely. Receive your statements the day they are processed! E-statements can be saved electronically for easy record keeping. Just log into Online Banking, click on the Additional Services tab and select Statements.

RELATIONSHIP REWARDS

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

- Free Cashier's Checks
- Two free non-credit union ATM transactions each month
- \$40 credit toward annual check order

Reward yourself for opening an account at FirstLight Federal Credit Union! With a minimum opening deposit and minimum combined average daily business deposit balance†, enjoy the benefits of Relationship Rewards!

† Balance must be maintained between Business Share and Business Checking accounts.

FirstLight can help you and your business

To find out more about how FirstLight can help you and your business, call one of our Business Member Service Representatives today!

El Paso Branches
915.562.1172

Las Cruces Branches
575.526.4401

800.351.1670

Federally Insured by NCUA



Cash Management Tools

BUSINESS SERVICES



FirstLightFCU.org

A business as unique as yours demands a financial institution that's as versatile as you are. At FirstLight Federal Credit Union, we take your success personally!

ACCOUNT TYPES

SMARTBIZ BUSINESS SHARE ACCOUNTS

A \$5 minimum deposit makes you eligible for all FirstLight Federal Credit Union products and services. A \$100 average daily balance earns competitive dividends rates. It is easy to access your accounts by phone, mail, online banking, mobile or through our ATM network.

MONEY MARKET ACCOUNTS

With a minimum opening deposit as low as \$2,500, you can take advantage of higher dividends for higher balances. Dividends are variable and are based on the average daily balance kept in the account. Dividends are paid monthly and statements are issued quarterly.

BUSINESS SHARE CERTIFICATES

A minimum of \$500 gives you a flexible, guaranteed investment at a premium dividend rate, with terms from 90 days to five years. Because the funds are left in the account for a fixed time, share certificates generally pay higher dividends than regular savings or money market accounts.

SMARTBIZ CHECKING

EXPRESS BUSINESS CHECKING

Just starting out or keeping monthly transactions at a minimum? This account has a \$100 minimum daily balance requirement and a low excess withdrawal fee.

\$10	Minimum opening balance
\$100	Required minimum daily balance ¹
50	Free monthly transactions ^{2,3}

INCLUDED FEATURES:

- Savings Account
- Online Banking
- 1 box of wallet-style FirstLight branded checks
- Free Visa® Business Debit Card with Rewards

1 To avoid monthly maintenance fees: \$5 Express, \$10 Advantage, \$15 Premiere.

2 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.)

ADVANTAGE & PREMIERE BUSINESS CHECKING

By maintaining higher minimum daily balances, the Advantage Business Checking and Premiere Business Checking accounts allow increased activity and little-to-no monthly maintenance fees. On balances over \$5,000 Premiere Business Checking account holders also earn a competitive interest rate.

ADVANTAGE BUSINESS CHECKING

\$100	Minimum opening balance
\$2,000	Required minimum daily balance ¹
100	Free monthly transactions ^{2,3}

INCLUDED FEATURES

- Savings Account
- Online Banking
- FirstLight Executive 50 Value Check Pack⁴
- Free Visa® Debit Card with Rewards

SPECIAL OFFERS⁵

- \$50 credit towards Merchant Services when enrolled within 60 days of sign-up
- 3 free incoming & 3 free outgoing wires each month
- Free zipper money bag

PREMIERE BUSINESS CHECKING

\$100	Minimum opening balance
\$5,000	Required minimum daily balance ¹
200	Free monthly transactions ^{2,3}

INCLUDED FEATURES

- Savings Account
- Online Banking
- FirstLight Executive 50 Value Check Pack⁴
- Free Visa® Business Debit Card with Rewards.

SPECIAL OFFERS⁵

- \$100 credit towards Merchant Services when enrolled within 60 days of sign-up
- 6 free incoming & 6 free outgoing wires each month
- Free zipper money bag
- Free seminars for your employees
- Free conversion assistance

3 Please reference Commercial Fee Schedule for excess transaction charges.

4 Includes endorsement stamp, 50 business size checks, check register, 12 deposit tickets.

5 Must meet opening balance and minimum daily balance requirements to qualify for special offers.



SMART OPTIONS

MERCHANT SERVICES

FirstLight offers a full range of merchant services to help our business members process their customers' payments. We offer debit/credit card processing and e-commerce solutions for mobile merchants. We can support all major credit cards and interface with most major networks. Ancillary services, such as Gift Card Programs and Electronic Bank Transfer (EBT) also available.

SMARTPHONE/MOBILE OPTIONS

Make your business as mobile as you are with the card reading device, PayAnywhere.

VISA® BUSINESS DEBIT CARD WITH REWARDS

Forget about using checks or petty cash for routine business expenses. With the VISA® Business Debit Card, purchase amounts are deducted straight from your checking account. Plus, earn reward points for purchases charged to your card and higher dividends than regular savings or money market accounts.

NO-FEE ATMS

FirstLight business members have access to over 150 No-Fee ATMs in El Paso, Las Cruces and Fort Bliss and over 30,000 No-Fee ATMs nationwide.

ONLINE BANKING

Access Online Banking at FirstLightFCU.org to check account balances, transfer funds, view transaction history, reorder checks and pay bills.