

Western Union Transfer Fee	\$11.50 ea.
Wire Transfer Fee	
Incoming	\$5.00 ea.†
Outgoing	\$15.00 ea.

* Transactions include: Checks paid, deposits at ATM, deposits with a teller, deposits received through night drop, withdrawals with a teller.

** Fees are waived with Business Relationship Rewards. Visit [FirstLightFCU.org/business/business-relationship-rewards](https://www.firstlightfcu.org/business/business-relationship-rewards) for more details.

† 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:

- Two free Non-FirstLight ATM transactions per month. *(Some ATMs may assess additional fees).*
- Free personal Money Orders and Cashier Checks for amounts of \$250 or more.
- Free Telephone Balance Inquiry.
- Free Telephone Transfers.
- \$40 Credit toward Annual Check Order.



COMMERCIAL ACCOUNTS AND FEE SCHEDULE

Effective January 4, 2021



800.351.1670
FIRSTLIGHTFCU.ORG

Federally Insured by NCUA | Equal Opportunity Lender

COMMERCIAL ACCOUNTS FEE SCHEDULE

Effective January 4, 2021

ACH Exception\$5.00
(ACH item rejected due to incorrect account number)

ACH Origination & 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.

ATM Transaction Fee
Non-FirstLight ATMs\$2.50 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
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\$4.00 ea.**
Non-members..... \$7.00 ea.

Checking Account Monthly Maintenance Fee

Express Business Checking-(Min. opening balance of \$10)
Avg. daily balance below \$100\$5.00/mo.
Avg. daily balance \$101 and over no charge
Monthly transactions* up to 50 no charge
Monthly transactions* 51 and over 30¢ ea.

Advantage Business Checking-(Min. opening balance of \$100)
Avg. daily balance below \$2,000\$10.00/mo.
Avg. daily balance \$2,000 and over no charge
Monthly transactions* up to 100 no charge
Monthly transactions* 101 and over 32¢ ea.

Premier Business Checking-(Min. opening balance of \$100)
Avg. daily balance below \$5,000\$15.00/mo.
Avg. daily balance \$5,000 and over no charge
Monthly transactions* up to 200 no charge
Monthly transactions* 201 and over 35¢ ea.

Check Cashing (Non-members)\$3.00 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 \$5.00†
(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)

Money Orders\$2.00 ea.**

Network Fee\$2.00

Night Deposit Drop Box

Initial key \$10.00
Replacement key\$15.00

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

Notary Service Fee\$5.00

Paper Statement Fee\$1.00/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

Checking Balancing\$20.00/hr.
(Research work includes, but is not limited to, ATM transactions, deposits, withdrawals. Min 1 hour charge)

Escheatment Processing \$20.00/acct.
(Fee charged during start of processing in April; escheatment completed in June)

Legal Processing Fee\$25.00/hr.
(Plus cost to be applied on liens, levies and garnishments per order. Min 1 hr charge)

Returned Item Fee\$15.00 ea.

Returned Mail Fee..... \$5.00 ea.

Rush Delivery

PIN, ATM Card, or Debit Card\$30.00 ea.

Safe Deposit Box Annual Rental Fee

2" X 5"\$20.00
3" X 5"\$23.00
3" X 10"\$35.00
5" X 5"\$45.00
5" X 10"\$50.00
7" X 10"\$60.00
10" X 10"\$80.00
Safe Deposit Box Drilling fees vary
Safe Deposit Box Set Up Fee.....\$10.00
Safe Deposit Box Replacement Key\$10.00

Stop Payment Fee

Business Member Check or ACH\$32.00 ea.
Cashier's Check or Money Order (Stop/Re-issue) \$20.00 ea.

Telephone Balance Inquiry Fee\$1.00 ea.**

Telephone Transfer Fee\$1.00 ea.**†

Continues on other side...