

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

COMMERCIAL ACCOUNTS AND FEE SCHEDULE



800.351.1670

FirstLightFCU.org

BUSINESS REWARDS

FirstLightFCU.org/business/business-rewards

Federally Insured by NCUA | Equal Opportunity Lender



Effective April 1, 2024

04/24

COMMERCIAL ACCOUNTS FEE SCHEDULE

Effective April 1, 2024

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)

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.

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 over25¢ ea.
Premier Business Checking	
Monthly transactions* up to 200	no charge
Monthly transactions* 201 and over25¢ 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

Wire Usage Fee (Monthly fee varies based on usage.)

Express Business Checking\$15.00 ea.

Advantage Business Checking (3 free out going).\$15.00 ea.***

Premier Business Checking (6 free out going)\$15.00 ea.***

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 minimum).....\$20/hr.

Cashier's Check.....\$4.00 ea.**

Non-members.....\$10.00 ea.

Check Cashing (Non-members)\$5.00 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 ea.

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;

each statement 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

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.†

Outgoing\$15.00 ea.