

drop, withdrawals with a teller.

** Business Relationship Rewards, Combined average daily business deposit balance of \$10,000 or more qualifies for free cashier's checks, personal money orders, traveler's checks, two free non-credit union ATM transactions each month, \$40 credit towards annual check order. Balances must be maintained between Business Share and Business Checking Accounts.

MANY FEES ARE WAIVED WITH RELATIONSHIP REWARDS:

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

- Free personal money orders, cashiers checks, and travelers checks
- Two free non-credit union ATM transactions each month
- \$40 credit toward annual check order.

LOCATIONS

EL PASO BRANCHES

(915) 562-1172

20727 Constitution	Fort Bliss, TX 79906
1635 Pike Rd.	Fort Bliss, TX 79906
WBAMC, 1st floor	Fort Bliss, TX 79908
9993 Kenworthy St.	El Paso, TX 79924
1555 Lee Trevino Dr.	El Paso, TX 79936
5050 N. Desert	El Paso, TX 79912

LAS CRUCES BRANCHES (575) 526-4401

300 E. Foster Rd.	Las Cruces, NM 88005
3105 Del Rey Blvd.	Las Cruces, NM 88012
3791 E. Lohman Ave.	Las Cruces, NM 88011

Federally
Insured
by NCUA

1-800-351-1670

FIRSTLIGHTFCU.ORG

CUMAIL@FIRSTLIGHTFCU.ORG



COMMERCIAL ACCOUNTS AND FEE SCHEDULE

Effective March 1, 2017

Federally insured by NCUA and an Equal Opportunity Housing lender.
*We do business in Accordance with Federal Fair Housing Law and the
Equal Credit Opportunity Act.*

COMMERCIAL ACCOUNTS FEE SCHEDULE

Effective March 1, 2017



• ACH Origination (Non-recurring loan payment)	\$5.00
• ATM/Visa® debit card replacement	\$5.00
• ATM card issue (If member has a Visa Debit Card)	\$5.00
• ATM transactions	
Non-FirstLight ATMs	\$2.00 ea.**
Outside the U.S.	1% of transaction amount
<i>(Some ATM owners may assess an additional user's fee)</i>	
• Network fee	\$2.00
• Cashier's check	\$4.00 ea.**
Non-members	\$7.00 ea.
• Check cashing (Non-members)	\$2.00
• Check printing fees Prices will vary according to style requested	
• Checks – Temporary (Up to 8)	\$5.00
• Checking account Monthly maintenance fee	
Express Business Checking -(Min. opening balance of \$10)	
Avg. monthly balance below \$100	\$5.00
Avg. monthly 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. monthly balance below \$2,000	\$10.00
Avg. monthly 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)	
<i>Monthly dividends are based on average kept in account)</i>	
Avg. monthly balance below \$5,000	\$15.00
Avg. monthly balance \$5,000 and over	no charge
Monthly transactions* up to 200	no charge
Monthly transactions* 201 and over	35¢ ea.
• Coin machine	
Under \$100.00 aggregate in one day	no charge
Over \$100.00	5% of amount over \$100
• Credit card cash advance fee (Non members)	\$10.00
• Night deposit drop box	
Initial key	\$10.00
Replacement key	\$15.00
• Plastic deposit bags	
Purchased at credit union	\$2 per bag
Purchased through Harland Clarke	price will vary
FirstLight zipper bag	\$5.00
• Collection item – (Incoming and outgoing)	\$10.00
• Copies	
Daily transaction	\$1.00 ea.
Monthly statements	\$5.00 ea.
Non FirstLight Check	\$1.00 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.
<i>(Waived if active for 6 months or balance is over \$50)</i>	
• Membership fee	\$2.00 ea.
• Money orders	
Personal	\$2.00 ea.**
• Non-sufficient funds (Check, ACH, Debit Card)	\$29.50 ea.
• Paper statement fee	\$1.00/mo.
• Business online banking	\$10.00
Initial Set-Up With Wires	\$10.00
Initial Set-Up with ACH origination	
<i>(Credit and Debit)</i>	\$10.00
Per Transaction (Per ACH entry)	\$0.10 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 per hour
• Convenience transfer fee	\$5.00
<i>(Automatic transfers from share to checking account to cover overdrafts)</i>	
• Research/checkbook balancing	\$20.00/hr.
<i>(Research work includes, but is not limited to, ATM transactions, deposits, withdrawals, legal processing, & escheatment. Min. 1 hour charge.)</i>	
• Returned item fee	\$10.00 ea.
• Returned account statement fee	\$2.50/mo.
• Stop payments	\$29.50 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
• Telephone transfer fee	\$1.00
• Travelers checks (American Express)	1% of total**
• Verification of deposit/mortgage fee	\$10.00
• Western Union transfer fee	\$11.50 ea.
• Wire transfer fee	
Incoming	\$5.00 ea.
Outgoing	\$15.00 ea.

* Transactions includes: Checks paid, deposits at ATM, deposits with a teller, deposits received through night

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