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.

**Locations**

**EL PASO BRANCHES**  
(915) 562-1172

- 2027 Constitution Ave.  
  Fort Bliss, TX  79918
- 1635 Pike Rd.  
  Fort Bliss, TX  79906
- WBAMC, 1st floor  
  Fort Bliss, TX  79920
- 9993 Kenworthy St.  
  El Paso, TX  79924
- 1555 Lee Trevino Dr.  
  El Paso, TX  79936
- 5050 N. Desert Blvd.  
  El Paso, TX  79912
- 2200 N. Zaragoza Rd.  
  El Paso, TX  79938

**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

1-800-351-1670  
FIRSTLIGHTFCU.ORG  
CUMAIL@FIRSTLIGHTFCU.ORG

Federally Insured by NCUA | Equal Opportunity Lender
• **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 .......................... $0.30 ea.
  Advantage Business Checking *(Min. opening balance of $100)*
  Avg. daily balance below $2,000 ............................. $10.00/mo.
  Avg. daily balance $2,001 and over ......................... no charge
  Monthly transactions* up to 100 ............................. no charge
  Monthly transactions* 101 and over ......................... $0.32 ea.
  Premier Business Checking *(Min. opening balance of $100)*
  Avg. daily balance below $5,000 ............................. $15.00/mo.
  Avg. daily balance $5,001 and over ......................... no charge
  Monthly transactions* up to 200 ............................. no charge
  Monthly transactions* 201 and over ......................... $0.35 ea.

• **Check Cashing** *(Non-members)* ............................ $3.00 ea.

• **Check Printing Fees** \(\text{Prices will vary according to style requested}^*\)
  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** *(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.
  FirstLight Cashier’s Check or Money Order ................ $20.00 ea.

• **Telephone Balance Inquiry Fee** ................................ $1.00 ea.**

• **Telephone Transfer Fee** ........................................ $1.00 ea.**†

*Prices will vary according to style requested*

**Non-recurring loan payment**

†Automatic transfers from share to checking account to cover overdrafts

*Effective January 6, 2020*

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