

- **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](http://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.

### LOCATIONS

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

20727 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**



# COMMERCIAL ACCOUNTS AND FEE SCHEDULE

Effective January 6, 2020

# COMMERCIAL ACCOUNTS FEE SCHEDULE

Effective January 6, 2020

- **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 \$100)*  
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.  
FirstLight Cashier's Check or Money Order .....\$20.00 ea.
- **Telephone Balance Inquiry Fee** .....\$1.00 ea.\*\*
- **Telephone Transfer Fee** .....\$1.00 ea.\*\*†

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