

- \* Transactions includes: Checks paid, deposits at ATM, deposits with a teller, deposits received through night 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](http://FIRSTLIGHTFCU.ORG)

[CUMAIL@FIRSTLIGHTFCU.ORG](mailto: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



• <b>ACH Origination</b> (Non-recurring loan payment).....	\$5.00
• <b>ATM/Visa® debit card replacement</b> .....	\$5.00
• <b>ATM card issue</b> (If member has a Visa Debit Card).....	\$5.00
• <b>ATM transactions</b>	
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>	
• <b>Network fee</b> .....	\$2.00
• <b>Cashier's check</b> .....	\$4.00 ea.**
Non-members.....	\$7.00 ea.
• <b>Check cashing</b> (Non-members).....	\$2.00
• <b>Check printing fees</b> Prices will vary according to style requested	
• <b>Checks – Temporary</b> (Up to 8).....	\$5.00
• <b>Checking account Monthly maintenance fee</b>	
<b>Express Business Checking</b> -(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.
<b>Advantage Business Checking</b> -(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.
<b>Premier Business Checking</b> -(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.
• <b>Coin machine</b> (FirstLight members)	
Under \$100.00 aggregate in one day.....	no charge
Over \$100.00.....	5% of amount over \$100
• <b>Coin machine</b> (Non members) .....	10% of total coin count
• <b>Credit card cash advance fee</b> (Non members).....	\$10.00
• <b>Night deposit drop box</b>	
Initial key.....	\$10.00
Replacement key.....	\$15.00
• <b>Plastic deposit bags</b>	
Purchased at credit union.....	\$2 per bag
Purchased through Harland Clarke.....	price will vary
FirstLight zipper bag.....	\$5.00
• <b>Collection item – (Incoming and outgoing)</b> .....	\$10.00
• <b>Copies</b>	
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.
• <b>Early account closure</b> (Less than 90 days).....	\$5.00
• <b>Inactive account fee</b> .....	\$5.00/mo.
<i>(Waived if active for 6 months or balance is over \$50 or member has other active account relationships with credit union)</i>	
• <b>Membership fee</b> .....	\$2.00 ea.
• <b>Money orders</b>	
Personal.....	\$2.00 ea.**
• <b>Non-sufficient funds</b> (Check, ACH, Debit Card).....	\$29.50 ea.
• <b>Paper statement fee</b> .....	\$1.00/mo.
• <b>Business online banking</b> .....	\$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
• <b>Convenience transfer fee</b> .....	\$5.00
<i>(Automatic transfers from share to checking account to cover overdrafts)</i>	
• <b>Research/checkbook balancing</b> .....	\$20.00/hr.
<i>(Research work includes, but is not limited to, ATM transactions, deposits, withdrawals, legal processing, &amp; escheatment. Min. 1 hour charge.)</i>	
• <b>Returned item fee</b> .....	\$10.00 ea.
• <b>Returned account statement fee</b> .....	\$2.50/mo.
• <b>Stop payments</b> .....	\$29.50 ea.
• <b>Safe deposit box annual rental fee</b>	
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
• <b>Telephone transfer fee</b> .....	\$1.00
• <b>Travelers checks</b> (American Express).....	1% of total**
• <b>Verification of deposit/mortgage fee</b> .....	\$10.00
• <b>Western Union transfer fee</b> .....	\$11.50 ea.
• <b>Wire transfer fee</b>	
Incoming.....	\$5.00 ea.
Outgoing.....	\$15.00 ea.

Continues on other side...