

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

** Fees are waived with Business Relationship Rewards. Visit [FirstLightFCU.org/business/business-relationship-rewards](https://www.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.



800.351.1670

[FirstLightFCU.org](https://www.FirstLightFCU.org)

BUSINESS REWARDS

[FirstLightFCU.org/business/business-rewards](https://www.FirstLightFCU.org/business/business-rewards)

Federally Insured by NCUA | Equal Opportunity Lender

COMMERCIAL ACCOUNTS AND FEE SCHEDULE

Effective April 1, 2025

04/25

COMMERCIAL ACCOUNTS FEE SCHEDULE

Effective April 1, 2025

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)

One Time ACH & 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 over 25¢ ea.

Premier Business Checking
Monthly Transactions* up to 200 no charge
Monthly Transactions* 201 and over 25¢ ea.

ATM Transaction Fee

Non-FirstLight ATMs \$3.00 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

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 min.) \$20/hr.

Cashier's Check \$5.00 ea.**
Non-members..... \$10.00 ea.

Check Cashing Fee (Non-members) \$7.00 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

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; escheatment 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

Safe Deposit Set Up..... \$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

Express Business Checking \$20.00 ea.

Advantage Business Checking (3 free outgoing)..... \$20.00 ea.***

Premier Business Checking (6 free outgoing) \$20.00 ea.***