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|--|-----------|
| 7" X 10" | \$70.00 |
| 10" X 10" | \$90.00 |
| 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. |
| Cashier's Check or Money Order (Stop/Re-issue/Stale)..... | \$20.00 ea. |

Telephone Balance Inquiry Fee \$1.00 ea.**

Telephone Transfer Fee \$1.00 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, ACH credits and ACH debits.

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

Must meet opening balance and average 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.

Carlota Clark
Business Member for 26 years
PERFECT IMAGE BEAUTY



**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.



**COMMERCIAL
ACCOUNTS AND
FEE SCHEDULE**

Effective January 1, 2023



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

Rev. 01/23

COMMERCIAL ACCOUNTS FEE SCHEDULE

Effective January 1, 2023

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
Wire Usage Fee (Monthly fee varies based on usage.)
Express Business Checking\$15.00 ea.
Advantage Business Checking (3 free out going)\$15.00 ea.**
Premier Business Checking (6 free out going)\$15.00 ea.**

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 minimum) \$20/hr.
Business Remote Deposit Capture \$30.00 / mo.

Cashier's Check\$4.00 ea.**
Non-members.....\$10.00 ea.

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.

Analysis Fee

Express Business Checking
Monthly Transactions* up to 50.....no charge
Monthly Transactions* 51 and over.....35¢ ea.

Advantage Business Checking
Monthly transactions* up to 100 no charge
Monthly transactions* 101 and over 35¢ ea.

Premier Business Checking
Monthly transactions* up to 200 no charge
Monthly transactions* 201 and over 35¢ 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.

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

Overdraft Privilege/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
Pin, 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

Continues on other side...