

## MANY FEES ARE WAIVED WITH RELATIONSHIP REWARDS:

The following rewards will apply to the Simply Checking and Simply More checking account maintaining a combined deposit and loan balance of at least \$10,000 at the credit union. (Except balances on revolving line of credit and credit card accounts. Balance will be calculated on an average daily balance).

- Two free Non-FirstLight ATM transactions per month. (Some ATMs may assess additional fees).
- Free personal Money Orders and Cashier Checks.
- Free Telephone Balance Inquiry.
- Free Telephone Transfers.
- Free Incoming Wire Transfers.
- 25% Discount on Safe Deposit Boxes Annual Rental Fee.
- 0.25% Discount on Auto or Personal Loans (Discount may be used by dependents. Excludes any Mortgage Loan, RLOC, or credit card).

Additional *Go Green Rewards* and *Go Rewards* program discounts available

Visit [FirstLightFCU.org/Rewards](http://FirstLightFCU.org/Rewards) for more details.

### 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](http://FIRSTLIGHTFCU.ORG)  
[CUMAIL@FIRSTLIGHTFCU.ORG](mailto:CUMAIL@FIRSTLIGHTFCU.ORG)

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Insured  
by NCUA



# MEMBER'S SERVICE AND FEE SCHEDULE

Effective January 3, 2019

# MEMBER'S FEE SCHEDULE

Effective January 3, 2019

- **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
- **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.
- **Cashier's Check** .....\$4.00 ea.\*  
Non-members.....\$7.00 ea.
- **Check Cashing Fee** *(Non-members)* .....\$3.00 ea.
- **Check Printing Fees** *Prices will vary according to style requested*
- **Checking Account Monthly Maintenance Fee**  
Simply Checking .....no charge  
Simply More Checking  
Minimum daily balance \$2,500 and over .....no charge  
Minimum daily balance below \$2,500.....\$5.00 mo.
- **Checks – Temporary** *(Up to 8)* .....\$5.00
- **Collection Item** *(Incoming and outgoing)* .....\$10.00
- **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.
- **Convenience Transfer Fee** .....\$1.00†  
*(Automatic transfers from share to checking account to cover overdrafts)*
- **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 \$50)*
- **IRA Transfer Fee** *(For members transferring their FirstLight IRA to another financial institution)*.....\$25.00 ea.
- **Loan Coupon Book** *(First 12 months free)* .....\$5.00
- **Money Orders**.....\$2.00 ea.\*
- **Mortgage Servicing Fees** *(per request)*  
Account History Fee.....\$10.00  
Amortization Schedule .....\$10.00  
Duplicate 1098/Escrow Analysis.....\$10.00  
Fax Fee .....\$5.00  
Payoff Statement .....\$10.00  
Loan Modification Fee .....\$250.00 ea.  
Subordination Agreement Fee .....\$100.00  
Verification of Deposit/Mortgage .....\$10.00 ea.

- **Network Fee** .....\$2.00 ea.
- **Non-Sufficient Funds** *(Check, ACH, Debit Card)* ....\$32.00 ea.
- **Overdraft Privilege/Courtesy Pay Fee** .....\$29.50 ea.
- **Paper Statement Fee** .....\$1.00/mo.
- **Research-Checkbook Balancing** .....\$20.00/hr.  
*(Research work includes, but is not limited to, ATM transactions, deposits, withdrawals. Min 1 hour charge.)*
- **Research-Escheatment Processing** .....\$20.00/acct.  
*(Fee charged during start of processing in April; escheatment completed in June).*
- **Research-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 Replacement Key .....\$10.00
- **Skip-a-Payment Fee** .....\$25.00 ea.
- **Stop Payment Fee** *(Check & ACH)* .....\$32.00 ea.
- **Telephone Balance Inquiry Fee**.....\$1.00 ea.\*
- **Telephone Transfer Fee** .....\$1.00 ea.\*†
- **Western Union Transfer Fee**.....\$11.50 ea.
- **Wire Transfer Fee**  
Incoming .....\$5.00 ea.†  
Outgoing .....\$15.00 ea.

\* Many fees are waived with Relationship Rewards. See back for details.

† Transfer Limitations- For share/savings and money market accounts, if applicable, you may make up to six (6) preauthorized automatic, telephonic, or auto response transfers to another account of yours or to a third party during any calendar month. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH) as well as overdraft protection transfers from a share account to a share draft/checking account. You may make unlimited transfers to any of your accounts or to any Credit Union loan account and may make withdrawals in person, by mail, or at an ATM. However, we may refuse or reverse a transfer that exceeds these limitations and may assess fees against, suspend, or close your account.