

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/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.



800.351.1670

FirstLightFCU.org

BUSINESS REWARDS

FirstLightFCU.org/business/business-rewards

Federally Insured by NCUA | Equal Opportunity Lender

Carlota Clark
Business Member for 26 years
PERFECT IMAGE BEAUTY



COMMERCIAL ACCOUNTS AND FEE SCHEDULE

Effective April 4, 2022

Rev. 04/22

COMMERCIAL ACCOUNTS FEE SCHEDULE

Effective April 4, 2022

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 \$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
Monthly transactions* up to 50 no charge
Monthly transactions* 51 and over 35¢ ea.

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

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
Monthly transactions* up to 200 no charge
Monthly transactions* 201 and over 35¢ ea.

Money Market-

Minimum daily balance \$2,500 and over no charge
Minimum daily balance below \$2,500 \$10.00/mo.

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 \$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
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.

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