

Fee Schedule

Unless otherwise indicated, these fees apply to all account types.

The information included in this Fee Schedule is accurate as of November 7, 2016 and may change after that date. For more information, please call (800) 621-2105.

All Checking and Savings Accounts EXCEPT Grow Account, Student Edge, IRA Money Market Savings, Coverdell Education Money Market Savings, Health Savings and Credit Builder Savings

Inactive Relationship Fee \$5/month
 For Members 25 and older, assessed if checking and savings accounts have had no activity for at least 12 months, member has no other active deposit, loan or credit card product with Elements and deposit balances total \$1,000 or less. Collected from the first checking or savings account that has sufficient funds to satisfy the fee, starting with checking and then moving to savings until the full fee is collected.

Basic Checking

If monthly direct deposit No maintenance fee
 If under age 25 or 50 and older No maintenance fee
 If balances total \$10,000 or more No maintenance fee
 (Elements Financial savings, checking, certificate and/or Elements Financial loans)
 Maintenance fee if none of the above criteria met \$5/month

Student Edge

For Students age 15-24 No maintenance fee

Dividend Checking

If average daily balance is \$700 or more No maintenance fee
 Maintenance fee if average daily balance below \$700 \$5/month

High Interest Checking

With eStatements No maintenance fee
 Without eStatements \$5/month

ThinkBIG Checking

With eStatements No maintenance fee
 Without eStatements \$5/month

Business Basic Checking

With eStatements and less than 100 transactions No maintenance fee
 Without eStatements or 100 transactions or more \$10/month

Business Standard Checking

With eStatements and average daily balance is \$10,000 or more No maintenance fee
 Without eStatements or average daily balance below \$10,000 \$25/month
 Less than 500 withdrawal transactions per month No per item fee
 Withdrawal transactions in excess of 500 per month \$0.25/per item

Business Plus Checking

If deposit balances total \$10,000 or more No maintenance fee
 (Elements Financial business checking and savings accounts)
 If deposit balances total less than \$10,000 \$15/month

Health Savings Account (HSA)

If average daily balance totals \$2,500 or more No maintenance fee
 Maintenance fee if average daily balance below \$2,500 \$4/month
 (Balance excludes funds in investment accounts)

Elements eBranch and Mobile Online Banking

Account access, transfers, payments and standard bill pay No fee
 Same Day Bill Pay for Electronic Merchants \$10 each
 Next Day Bill Pay for Non-Electronic Merchants \$15 each

Transactions at Elements Financial ATMs

Withdrawals/deposits/transfers/balance inquiries No fee

Transactions at non-Elements ATMs

Withdrawals/deposits/transfers/balance inquiries No fee
 Surcharge-free transactions are available to Elements cardholders at ATMs with the Alliance One, Allpoint or CO-OP network logos. Surcharges at other ATMs used by Elements cardholders will vary.

Overdraft Protection

Line of Credit Advance in exact amount of overdraft
 Fee \$5/advance (Interest charged on outstanding balance.)
 Link to Another Deposit Account Transfer in exact amount of overdraft
 Fee No charge
 Overdraft Privilege \$32/item

Check Printing

Standard 50 checks for new personal checking account (on request) No fee
 Standard 100 checks for members 50 and older (on request) No fee
 (Contact Elements for any other non-standard check pricing)

Miscellaneous

Account History Printout \$5/page
 Account Reconciliation \$25/hour
 Account Research \$25/hour
 Cashier's Check (no minimum amounts) No fee for members. \$5 for non-members
 Check/ACH Stop Payment \$32 each
 Check Cashing for Non-Members (No fee for members) \$10 each
 Collection of Foreign Item \$15 each
 Court Hold/Levy Processing \$25 each
 Debit Card International transaction fee 1% of purchase amount
 Debit Card Rush Replacement \$50
 Garnishment Processing \$25 each
 Returned Deposit Item \$10 each
 Returned Item \$32 each
 Returned Pre-Authorized Transfer \$32 each
 Roth IRA or HSA Conversion No fee
 Same Day Expedited Payment Fee (from non-Elements account) \$10 each
 Statement or Check/Item Copy \$5 each
 Verification of Deposit \$10 each
 Visa Gift Card (\$10 to \$750 value) \$4 each
 Visa Pre-paid Debit Reload Card Purchase \$5 each
 (See Atira Reload Fee Schedule for maintenance and transaction fees)
 Visa Travel Card Purchase \$5 each
 Visa Travel Card Reload (\$50 minimum) \$1 each
 (\$2,000 maximum reload amount per day, up to \$5,000 total)
 Wire transfer (Domestic outgoing and HSA transfers) \$25 each
 Wire transfer (International outgoing) \$45 each
 Wire transfer (Incoming) No fee