Fee Schedule

Unless otherwise indicated, these fees apply to all account types.
The information included in this Fee Schedule is accurate as of September 1, 2017 and may change after that date. For more information, please call (800) 621-2105.

**Basic Checking**
- If monthly direct deposit is not met, $10/month
- If under age 25 or 50 and older, $5/month
- If balances total $10,000 or more, $5/month
- No maintenance fee for checking accounts except
  - Element Financial savings, checking, certificate and/or Elements Financial
  - Maintenance fee if none of the above criteria met: $5/month

**Student Edge**
- For Students age 15-24: No maintenance fee

**High Interest Checking**
- With statements: No maintenance fee
- Without statements: $5/month

**ThinkBIG Checking**
- With statements: No maintenance fee
- Without statements: $5/month

**Dividend Checking**
- If average daily balance is $700 or more: No maintenance fee
- Maintenance fee if average daily balance below $700: $5/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)

**Business Basic Checking**
- With statements or less than 100 transactions: No maintenance fee
- Without statements or 100 transactions or more: $10/month

**Business Standard Checking**
- With statements and average daily balance is $10,000 or more: No maintenance fee
- Without statements or average daily balance below $10,000: $25/month
  Less than $500 transactions per month: $0.25 per item
  Transactions in excess of $500 per month: $1 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

**All Checking and Savings Accounts EXCEPT Grow Account, Student Edge, IRA Money Market Savings, Covered 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 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.

**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

**Elements Commercial Online Banking** (subject to approval):
- ACH Services: $10/month
- Remote Deposit Capture with single feed scanner: $25/month
- Remote Deposit Capture with multi-check feed scanner: $45/month

**Transactions at Elements Financial ATMs**
- Withdrawals/deposits/transfer/balance inquiries: No fee

**Transactions at non-Elements ATMs**
- Withdrawals/deposits/transfer/balance inquiries: No fee
- Surcharge-free transactions are available to Elements cardholders at ATMs with the Alliance One, Allpoint or CDOP network logos. Surcharges at other ATMs used by Elements cardholders will vary.

**Overdraft Protection**
- Line of Credit: $5/advance (Interest charged on outstanding balance.)
- Link to Another Deposit Account: Transfer in 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): $25/hour
- No fee for members. $5 for non-members
- Check/ACH Stop Payment: $32 each
- Check/Cashing for Non-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
- Foreign Currency Buyback (selling back to Elements): $30
- Garnishment Processing: $25 each
- Statement or Check/Item Copy: $5/page
- Verification of Deposit: $25 each
- Visa Gift Card ($10 to $750): $4 each
- Visa Pre-paid Debit Reload Card Purchase: $5 each

- (See Ativa Reload Fee Schedule for maintenance and transaction fees)
- Visa Travel Card Purchase: $5 each
- Visa Travel Card Reload ($50 minimum): $1 each
- Wire transfer (Domestic outgoing and HSA transfers): $25 each
- Wire transfer (International outgoing): $45 each
- Wire transfer (Incoming): No fee