

## Fee Schedule

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

The information included in this Fee Schedule is accurate as of March 1, 2020 and may change after that date. For more information, please call (800) 621-2105.

### 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
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### High Interest Checking

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

### ThinkBIG Checking

With eStatements .....	No maintenance fee
Without eStatements .....	\$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 eStatements or 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 transactions per month .....	No per item fee
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

### 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.	

### Elements eBranch and Mobile Online Banking

Account access, transfers, payments and standard bill pay .....	No fee
Next Day Bill Pay for Non-Electronic Merchants .....	\$10 each
.....	<i>effective 4/1/2020 — \$19.95 each</i>
2 <sup>nd</sup> Business Day Bill Pay for Non-Electronic Merchants .....	\$15 each
.....	<i>effective 4/1/2020 — \$14.95 each</i>

### 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/transfers/balance inquiries .....	No fee
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### 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
Foreign Currency Buyback (selling back to Elements) .....	30
Garnishment Processing .....	\$25 each
Returned Deposit Item .....	\$10 each
Returned Item .....	\$32 each
Returned Pre-Authorized Transfer .....	\$32 each
Roth IRA or HSA Conversion .....	\$25 each
Same Day Expedited Payment Fee (from non-Elements account) .....	\$10 each
Statement or Check/Item Copy .....	\$5/page
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