

Fee Schedule

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

The information included in this Fee Schedule is accurate as of January 15, 2022, 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

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 \$34.95 each
 2nd Business Day Bill Pay for Non-Electronic Merchants \$29.95 each
 GiftPay Bill Pay \$2.99 each
 Donation Bill Pay \$1.99 each

Elements Commercial Online Banking (subject to approval):

ACH Origination.....\$30/month
 ACH Origination Per Entry.....No fee
 Business Remote Deposit with single feed scanner.....\$50/month
 Business Remote Deposit with multi-check feed scanner.....\$75/month
 Positive Pay Services Single Account Monitored
 Check Positive Pay.....\$50/month
 ACH Positive Pay.....\$50/month
 ACH + Check Positive Pay.....\$75/month
 Additional Accounts monitored\$10/month
 Business Bill Pay\$10/month

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 amount) Elements members No fee
 Cashier's Check (no minimum amount)..... Shared Branch CU members \$5.00 each
 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 Deposit Item – Shared Branch \$15 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