

# Fee Schedule

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

The Fee Schedule below is currently in effect. The highlighted information will be effective beginning May 1, 2021. 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 ..... \$19.95 each  
 2<sup>nd</sup> Business Day Bill Pay for Non-Electronic Merchants ..... \$14.95 each  
 GiftPay Bill Pay ..... \$2.99 each  
 Donation Bill Pay ..... \$1.99 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/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  
 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