elements FINANCIAL

Federally Insured by NCUA

Fee Schedule

Unless otherwise indicated, these fees apply to all account types.
The information included in this Fee Schedule is accurate as of **August 6, 2024**; and may change after that date. For more information please call (800) 621-2105.

Basic Checking

With monthly direct deposit; or under age 25 or 50 and older; or total Elements Financial account (savings, checking, certificates and/or loans) balances of $10,000 or more ..... No Maintenance Service Charge
Without the above criteria - Maintenance Service Charge $5/month

High Interest Checking

Without eStatements - Maintenance Service Charge $5/month

ThinkBIG Checking

Without eStatements - Maintenance Service Charge $5/month

Dividend Checking

If average daily balance below $700 - Maintenance Service Charge $5/month

Second Chance Checking

Maintenance Service Charge $8/month
Without eStatements - Statement Print Service Charge $5/month

Health Savings Account (HSA)

If average daily balance totals $2,500 or more ..... No Maintenance Service Charge
If average daily balance below $2,500 - Maintenance Service Charge $4/month
(Balance excludes funds in investment accounts)

Business Basic Checking

With eStatements or less than 100 transactions ..... No Maintenance Service Charge
Without eStatements or 100+ transactions - Maintenance Service Charge $10/month

Business Standard Checking

With eStatements & daily balance of $10,000 or more ..... No Maintenance Service Charge
Without eStatements or daily balance < $10,000 - Maintenance Service Charge $25/month
Less than 500 transactions per month ..... No per item fee
Transactions in excess of 500 per month ..... $0.25/per item

All Checking and Savings Accounts EXCEPT Grow Account, Student Edge, IRA Savings, Educational ESA, Health Savings Account and Credit Builder Savings

Inactivity 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.

Overdraft Protection

Line of Credit - Advance in exact amount of overdraft ..... No Fee
(Interest charged on outstanding balance.)
Link to Another Deposit Account -Transfer in exact amount of overdraft ..... No Fee

Standard Overdraft Privilege

Insufficient Funds Charge (Paid) fee $32/presentment

Extended Overdraft Privilege

Premium OD Usage Fee $32/presentment

Check Printing

Standard 40 checks for new personal checking account (on request) ..... No fee
Standard 80 checks for members 50 and older (on request) ..... No fee
(Contact Elements for any other non-standard check design, quantity, or extra features pricing)

Online and Mobile 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

Commercial Treasury Management Services (subject to approval):

ACH Origination $30/month
ACH Origination Per Entry ..... No fee
Same Day ACH Processing $5.00/month
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
Bill Pay Fees $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.

Miscellaneous

Account History Printout $5/page
Account Reconciliation $25/hour
Account Research $25/hour
Cashier's Check (no minimum amount) ..... Elements member No fee
Cashier's Check (no minimum amount) ..... Shared Branch CU member $5.00 each
Stop Payment Fee ..... $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 Fee $50
Foreign Currency Buyback (selling back to Elements) $30
Garnishment Processing ..... $25 each
Insufficient Funds Charge (Returned) Fee $32/presentment
Roth IRA or HSA Conversion ..... $25 each
Same Day Expedited Payment Fee (from non-Elements account) ..... $10 each
Statement Copy Fee $5/page
Check Copy Fee $5/check
Verification of Deposit ..... $10 each
Visa Travel Card Purchase ..... $5 each
Visa Travel Card Reload Fee ..... $1 /card reloaded
Domestic Wire Wth Fee (Domestic outgoing) ..... $25 each
International Wire Withdrawal (International outgoing) ..... $45 each
Wire transfer (Incoming) ..... No fee