

## Fee Schedule

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

The information included in this Fee Schedule is accurate as of **October 1, 2025**; 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

### 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, 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 ..... \$25/presentation

### Extended Overdraft Privilege

Premium OD Usage Fee..... \$25/presentation

### 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  
2<sup>nd</sup> 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 ..... \$25/presentation  
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  
Domestic Wire Wth Fee (Domestic outgoing)..... \$25 each  
International Wire Withdrawal (International outgoing)..... \$45 each  
Wire transfer (Incoming) ..... No fee