

Fee Schedule

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

The information included in this Fee Schedule is accurate as of **January 20, 2026**; 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
 2nd Business Day Bill Pay for Non-Electronic Merchants\$29.95 each

Commercial Treasury Management Services (subject to approval):

ACH Origination..... \$30/month
 ACH Origination Per EntryNo 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
 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