

Element FCU - Schedule of Fees for Services - July 1, 2024
Individual Member Accounts

Description	Fee	Details
Account reconciliation	\$40	per hour fee - 1 hour minimum
Account to account transfer (to or from an external banking account)	\$1	fee is per transfer when using Online Banking
	\$5	fee is per transfer when teller assisted
ACH Early Posting	\$5	per item
Bill Pay Service	\$0	when you pay at least one bill in a calendar month
Bill Pay Inactive Fee	\$6	per month if you do not use bill pay service during a calendar month
Cashier's Check	\$3	per check
Check Cashing	\$5	per check
Check Copy - online	\$0	when using Online Banking
Check Copy - in branch	\$5	per check - member's check only
Check Printing	cost	varies by check styles
Coin Machine - bulk counting	10%	of total coin amount (example: \$100 coins = \$10 fee)
Counter Checks	\$0	maximum 5 pages of counter checks
	\$1	per page (after first 5 free pages)
Courtesy Pay	\$20	per item - you can avoid this fee by keeping a positive available balance that is sufficient to pay your transaction item amount
Credit Card Replacement	\$0	per card
Custom Card Image (debit or credit)	\$10	per card
Debit Card Inactive Fee	\$5	per month when no activity for 6 consecutive months
Debit Card Replacement	\$5	per card - lost or damaged card
Early Account Closure	\$25	closure within 3 months of account opening
eDeposit, FaxDeposit	\$2	per check
eStatements	\$0	when using Online Banking
Foreign Check Handling	\$10	per check
Foreign Item Collection	\$35	per item
Holiday Club Early Withdrawal	\$15	per withdrawal
Inactive Account	\$25	per month when no member activity for 12 months
IRA Closure	\$25	per account - fee waived for death disbursement
Legal Process	\$50	per garnishment, levy, summons
Money Order	\$3	per item
Non-Sufficient Funds Return	\$25	per returned item - you can avoid this fee by keeping a positive available balance that is sufficient to pay your transaction item amount
Notary Service	\$0	per signature for Element members
	\$5	per signature for non members
Other Items Sent for Collection	cost	

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Description	Fee	Details
Outgoing Fax	\$5	maximum 10 sheets
Overdraft Transfer	\$1	per transfer
Overnight Letter	\$30	per mailing
Paper Statement	\$3	per month - you can enroll for eStatements to avoid the paper statement fee
Photocopy	\$1	per page
Research	\$50	per hour fee - 1 hour minimum
Returned Check/ACH	\$25	per item
Returned Deposit Item	\$25	per item
Safe Deposit Box - Change Lock	cost	per occurrence
Safe Deposit Box - Drilling	cost	per occurrence
Safe Deposit Box Rent	\$20	per year
Statement Copy	\$5	per statement copy
Stop Payment	\$20	per automated request through Online Banking
	\$25	per teller assisted request
Verification of Deposit	\$25	per request
VISA Gift Card	\$3	per gift card
Wire Transfer - Incoming	\$15	per wire
Wire Transfer - Outgoing	\$30	per wire
Wrong Address	\$5	per returned envelope

This fee schedule sets forth the conditions, fees, and charges applicable to your accounts. This schedule is incorporated as part of your account agreement with Element Federal Credit Union.