



## BUSINESS FEE SCHEDULE

TRANSACTION PROCESSING FEES	AMOUNT
Returned Check NSF	\$31.00
Electronic Funds Transfer (EFT) NSF	\$31.00
Courtesy Pay	\$31.00
Visa Authorized Transactions	\$31.00
Overdraft Transfer Fee	\$3.00

RETURNED ITEM FEES	AMOUNT
Returned Deposit Items	\$31.00
Returned Loan Payments	\$25.00

CHECKING FEES	AMOUNT
Business Checking	\$10.00/month
• Transaction Fee (over 100)	\$0.25/each
• Excess Cash Fee*	\$0.10/per \$100 over

\* Aggregated balance of \$3,000 @ month end, or Aggregated balance of \$6,000 w/ Deposit Bag @ month end

Premium Business Checking	\$15.00/month**
• Transaction Fee (over 250)	\$0.25/each
• Excess Cash Fee*	\$0.10/per \$100 over
• ACH Origination Service Fee	\$25.00/month
• ACH Items (over 25)	\$0.08/each
• Remote Deposit Capture Service Fee	\$35.00/month
• Remote Deposit Capture Item Fee	\$0.20/each item

\* Aggregated balance of \$6,000 @ month end, or Aggregated balance of \$12,000 w/ Deposit Bag @ month end

\*\* Monthly service fee waived if accumulative avg. share balance plus outstanding balance of loans is above \$15,000

Electronic Statements (eStatements)	Free
Paper Statements	\$3.00

CHECKING ITEMS FEE DEFINITION
Deposit of Cash = 1 Item (regardless of the number of bills or coin)
Withdrawal of Cash = 1 Item (regardless of the # of bills or coin)
Deposit of Check or Draft = 1 Item
Withdrawal Check or Draft = 1 Item
Bulk Deposit of Checks = 1 Item per each check in the deposit

DEPOSIT BAG SERVICE	AMOUNT
Deposit Bag Monthly Service Fee	\$30.00/month
Cash/Coin Order Fee (Coin requests over \$250 or Currency requests over \$2,500)	1% Order or \$5.00 minimum

MONEY MARKET ACCOUNT FEES	AMOUNT
Money Market Account Withdrawals	3 free per month \$25.00 each add'l

BUSINESS BILL PAY	AMOUNT
Monthly Fee	Free
Bill Pay Item	Free
Monthly Inactivity Fee [after 2 months w/ no activity]	\$5.00

WIRE TRANSFER FEES	AMOUNT
Incoming Wire	\$10.00
Domestic Outgoing Wire	\$20.00
Foreign Outgoing Wire	\$45.00
Online Domestic Initiated Wire	\$15.00

SAFE DEPOSIT BOX FEE	AMOUNT
3" x 5" x 21"	\$30.00/year
5" x 5" x 21"	\$38.00/year
3" x 10" x 21"	\$45.00/year
5" x 10" x 21"	\$65.00/year
10" x 10" x 21"	\$115.00/year
Lost Key Fee	\$25.00
Drilled Box Fee	\$200.00

ATM FEES	AMOUNT
Withdrawal Fee - Elevations ATM	Free
Withdrawal Fee - CO-OP ATM	8 free per month \$1.50 each add'l
Withdrawal Fee - All other ATMs	2 free per month \$1.50 each add'l
Returned Deposit Item	\$31.00

STOP PAYMENT FEES	AMOUNT
Checks - In Branch	\$31.00
Checks - Online	\$15.00
Official Checks	\$31.00
Electronic Funds Transfer / ACH	\$31.00
Reoccurring Visa Payments	\$31.00
Bill Pay Checks	\$31.00

OTHER FEES	AMOUNT
Garnishment / Levy	\$50.00
Inactive Account [after 12 months w/ no activity]	\$10.00
Item Sent for Collections	\$15.00/Item
Online Banking User Login - Add'l Users	\$3.00/each
Hourly Documentation Research Fee	\$30.00/hour



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