



*It matters  
where you bank.*

## Business Fee Schedule

Transaction Processing Fees	Amount
Returned Check NSF	\$31.00*
Electronic Funds Transfer (EFT) NSF	\$31.00*
Courtesy Pay	\$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 <sup>1</sup>
Premium Business Checking	\$15.00/month <sup>†</sup>
• Transaction Fee (over 250)	\$0.25/each
• Excess Cash Fee	\$0.10/per \$100 over <sup>2</sup>
• 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
Electronic Statements (eStatements)	Free
Paper Statements	\$3.00/month
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

\* Per occurrence-to include repeat presentment

\*\* Per occurrence

† Per wire or occurrence

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

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

<sup>†</sup> Monthly service fee waived if accumulative avg. share balance plus outstanding balance of loans is above \$15,000

Business Bill Pay	Amount
Monthly Fee	Free
Bill Pay Item	Free
Wire Transfer Fees	Amount
Incoming Wire	\$10.00 <sup>†</sup>
Domestic Outgoing Wire	\$20.00 <sup>†</sup>
Foreign Outgoing Wire	\$45.00 <sup>†</sup>
Online Domestic Initiated Wire	\$15.00 <sup>†</sup>
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
Stop Payment Fees	Amount
Checks - In Branch	\$31.00/item or series
Checks - Online	\$15.00/item or series
Official Checks	\$31.00/item
Electronic Funds Transfer / ACH	\$31.00/item
Reoccurring Visa Payments	\$31.00/item
Bill Pay Check(s)	\$31.00/item
Other Fees	Amount
Garnishment / Levy	\$50.00/item
Inactive Account [after 12 months w/ no activity]	\$10.00/month
Foreign Item Sent for Collection	\$15.00/Item
Hourly Documentation Research Fee	\$30.00/hour

Effective February 01, 2020

