



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	\$3.00**
Returned Item Fees	Amount
Returned Deposit Items	\$31.00*
Returned Loan Payments	\$25.00*
Checking Fees	Amount
Business Checking <ul style="list-style-type: none"> Transaction Fee (over 100 items) Excess Cash Fee 	\$10.00/monthly service fee† \$0.25/each \$0.10/per \$100'
Premium Business Checking <ul style="list-style-type: none"> Transaction Fee (over 250 items) Excess Cash Fee ACH Origination Service Fee ACH Items (over 25) Remote Deposit Capture Service Fee Remote Deposit Capture Item Fee 	\$15.00/monthly service fee† \$0.25/each \$0.10/per \$100 ² \$25.00/month \$0.08/each \$35.00/month \$0.20/each item
Official Checks	\$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†
Cash/Coin Order Fee (Coin requests over \$250 or Currency requests over \$2,500)	1% Order or \$5.00 minimum

Business Bill Pay	Amount
Bill Pay Items	Free
Wire Transfer Fees	Amount
Incoming Wire	\$10.00**
Domestic Outgoing Wire	\$20.00**
Foreign Outgoing Wire	\$45.00**
Safe Deposit Box Fee	Amount
3" x 5" x 21"	\$30.00/year
5" x 5" 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, \$3.00 each add'l
Withdrawal Fee - All other ATMs	2 free per month, \$3.00 each add'l
Stop Payment Fees	Amount
Stop Payments	\$31.00/item or series
Stop Payments (online)	\$15.00/item or series
Other Fees	Amount
Garnishment / Levy	\$100.00/item
Inactive Account	\$10.00/month (after 12mos no activity)
Foreign Item Sent for Collection	\$15.00/item
Paper Statements (all account types)	\$3.00†
In-Branch Card Printing	\$5.00**, one free card/yr.
Rush Card Delivery	\$30.00
One time membership fee	\$5.00
Undeliverable Mail Processing	\$3.00†
Research Fees & Copies	Amount
Requested Check Copy	\$3.00/item
Requested Statement Copy	\$3.00/item
Tax Form Copy	\$3.00/item
Account Research	\$20.00/hour (1 hour minimum)

* Per occurrence-to include repeat presentment

** Per occurrence

† Per statement per month

1 \$0.10/per \$100 over \$3,000 cash deposited per month

2 \$0.10/per \$100 over \$6,000 cash deposited per month

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

§ Monthly service fee waived with \$500 of eligible purchases on an Elevations Business Visa® Credit Card or Elevations Business Visa® Rewards Credit Card during a statement cycle or maintain a monthly average balance in the business checking share of \$5,000 or more.

Effective October 2024

