

Element FCU - Schedule of Fees for Services - Effective May 1, 2015

| Description | Membership Level | | | | Details |
|--|------------------|------------|------------|---------------|---|
| | Bronze | Silver | Gold | Platinum | |
| Account history – in branch | \$3 | \$3 | waived | waived | per page |
| Account history – online | FREE | | | | if using CU*Talk or ItsMe247 online banking |
| Account reconciliation | \$35 | | | | per hour – 1 hour minimum |
| Account to account transfer (to/from an external bank account) | \$1 \$5 | \$1 \$5 | \$1 \$5 | waived \$5 | if using ItsMe247 online banking teller assisted transfer |
| ACH origination | \$5 | \$5 | \$5 | waived | per month |
| Balance inquiry/transaction information | \$3 | \$3 | \$3 | waived | per phone call to Element team member |
| Balance inquiry/transaction information | waived | | | | if using CU*Talk automated service or ItsMe247 online banking |
| Bill pay service – personal accounts | waived | | | | per bill |
| Bill pay inactivity | \$6 | \$6 | \$6 | waived | per calendar month with no activity |
| Cashier's check | \$3 | \$3 | waived | waived | per item |
| Check cashing | \$5 | waived | waived | waived | per check |
| Check copy – in branch | \$5 | \$5 | waived | waived | per item – member's check |
| Check copy – online | FREE | | | | if using ItsMe247 online banking – member's check |
| Check printing | cost | | cost* | | varies by style - *one free box |
| Coin machine | waived | waived | waived | waived | 6% of total coin amount |
| Courtesy pay | \$29 | | | | per item |
| Credit card PIN reset | \$5 | \$5 | \$5 | waived | per request |
| Credit card replacement | \$15 | \$15 | waived | waived | per card |
| Debit card – custom image | \$15 | \$10 | \$5 | waived | per card |
| Debit card – inactivity | \$5 | \$5 | \$5 | waived | per month (when no activity for 6 months) |
| Debit card PIN reset | \$5 | \$5 | \$5 | waived | per request |
| Debit card replacement | \$10 | \$10 | \$10 | waived | per card - lost or damaged card |
| Early account closure | \$25 | | | | closure within 1 year of opening |
| eDeposit-FaxDeposit – personal accounts | FREE | | | | |
| eStatements | FREE | | | | |
| Foreign check handling | \$5 | | | | per item |
| Foreign item collection | \$30 | | | | per item |
| Holiday club early withdrawal | \$15 | | | | per withdrawal |
| Inactive/dormant account | \$10 | | | | per month (no member generated activity for 12 months) |
| IRA closing | \$25 | | | | fee waived for death disbursement |
| Legal process fee | \$50 | | | | garnishment, levy, summons |
| Money order | \$3 | \$3 | waived | waived | per item |
| Notary service | \$5 | | | | non-members |
| Notary service | FREE | | | | members |
| Other items sent for collection | cost | cost | cost | cost | |
| Outgoing fax | \$1 | \$1 | waived | waived | per fax (up to 5 sheets) |
| Overdraft protection service | \$29 | | | | per transfer (ACH, checking, ATM or debit card transaction) |
| Overdraft transfer | \$7 | | | | per transfer |
| Overnight letter | \$30 | | | | per mailing |

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| | Bronze | Silver | Gold | Platinum | |
| Paper statement | \$1 | | | | per month – eStatements are FREE |
| Photocopy | \$1 | \$1 | \$1 | waived | per page |
| Reopen account | \$25 | | | | if reopened within 1 year of closing |
| Request check | \$3 | \$3 | \$3 | waived | teller assisted check request |
| Request check | FREE | | | | if using CU*Talk automated service or ItsMe247 online banking |
| Research | \$35 | | | | per hour – 1 hour minimum |
| Returned check/ACH | \$29 | | | | per item |
| Returned deposit item | \$29 | | | | per item |
| Returned envelope address change | \$5 | | | | per envelope |
| Safe deposit box – change lock | \$50 | | | | per occurrence |
| Safe deposit box – drilling | \$200 | | | | per occurrence |
| Safe deposit box rent | \$20 | | | | per year |
| Statement copy | \$5 | \$5 | waived | waived | per statement – free eStatements |
| Stop payment | \$15 | | | | per automated request via CU*Talk or ItsMe247 online banking |
| Stop payment | \$29 | | | | per teller assisted request |
| Telephone transfer | \$3 | \$3 | waived | waived | teller assisted transfer |
| Telephone transfer (CU*Talk) | waived | | | | if using CU*Talk automated phone service |
| Text banking | waived | | | | texting fees from your carrier may apply |
| Third party check | \$3 | | | | per item |
| Verification of deposit | \$15 | | | | per request |
| Visa gift card | \$3 | \$3 | \$3 | \$3* | per card - *2 fees waived per year |
| Wire transfer – incoming | \$15 | | | | per wire |
| Wire transfer – outgoing | \$20 | | | | per wire |
| Wrong address | \$5 | | | | per returned envelope |
| Business account service fees equal the Bronze categories listed above, with the exception of the following: | | | | | |
| Business Accounts | Details | | | | |
| Bill pay – business accounts | \$0.75 | per item | | | |
| eDeposit, FaxDeposit – business accounts | \$0.25 | per check deposited | | | |