



Fee Schedule (Effective December 1st, 2007)

ATM Fees	
Withdrawal Fee - Elevations Owned ATMs	Free
Withdrawal Fee - CO-OP Network ATMs	8 free per month \$1.50 each add'l
Withdrawal Fee - All Other ATMs	2 free per month \$1.50 each add'l
ATM Deposit Adjustment	\$7 per adjustment
Empty Deposit Envelope	\$35.00
Returned Deposit Item	\$31.00
Checking Fees	
Free Checking	Free
Dividend Checking	\$10.00 monthly if balance < \$10,000 (Refer to disclosure for details)
eStyle Checking	\$ 5.00 monthly if balance < \$500 (Refer to disclosure for details)
Branch & Contact Center & Shared Branch Transactions	2 free per month from Checking or Savings \$2.00 each add'l
Paper Statements	\$3.00 per month
eStatements	Free online*
Buff One eBanking	\$4.00 per month [†]
Paper Statements	\$3.00 per month
eStatements	Free online*
Buff One Banking	\$4.00 per month ^{††}
Paper Statements	\$3.00 per month
eStatements	Free online*
Business Accounts	\$7.50 per month
Temporary Checks	8 checks for \$2.00
Copy Fees	
Microfilm Copy (Checks, Official Credit Union Checks & Bill Pay Checks)	\$3.00 if done in Branch or Contact Center Free online*
Copy of Deposit Item	\$5.00 per item
Statement Printout	\$1.00 per page Free online*
Copy of Visa Receipt	\$15.00
Additional Copy of Tax Forms	\$1.00 per form Free online*
Loan Fees	
Consumer Loan Late Payment	\$15.00
Mortgage Loan Late Payment	5% of payment amount
Overdraft Protection Line of Credit	\$30.00 per year**
First Mortgage Payment by Phone	\$8.50 per payment
Loan payments made by Credit Card over the phone	\$10.00 per payment***

Money Market Accounts	
Money Market Account Withdrawals	3 free per month \$25.00 Each add'l
Transaction Processing Fees	
Returned Check NSF	\$31.00
Electronic Funds Transfer (EFT) NSF	\$31.00
Courtesy Pay	\$31.00
Visa Authorized Transactions	\$31.00
Online Banking Fees	
Link24	Free
Bill Pay	\$4.95 per month**** Charges are per account.
Other Fees	
Account Closure	\$25.00 if closed within 60 days of opening
Check Cashing (Non Elevations Checks)	
Balance < \$200 & no loans	\$5.00 per check
Balance > \$200 or has loan(s) or RAGS Account	Free
Coin Counting	2% fee if >\$200
Western Union Money Order	\$20.00
Garnishment / Levy	\$50.00
HSA Setup	\$15.00
Inactive Account (after 12 months no activity)	\$10.00 per month after notification
Item Sent For Collection	\$15.00 each item
Notary Service for Elevations Members & Shared Branching Members	1st two forms free per visit \$1.00 each add'l
Notary Service for Non Elevations Member	\$5.00 each Item
Official Checks	\$3.00 if payee is other than member
Staff Assistance for Balancing &/or Extensive Account Research (to include but not limited to: Credit / Check Cards, Loan Research and ATM transactions)	\$25.00 / hour 1 hour minimum
Express Document Shipping Fee	\$30.00 Domestic \$50.00 International
Travelers Cheques for One or Two	1% of amount
Verification of Deposit	\$10.00

Returned Item Fees	
Returned Deposit Items	\$31.00
Returned Statements (Account & Visa)	\$5.00 per statement
Safety Deposit Boxes Fees	
3' x 5" x 21"	\$30 per year
5" x 5" x 21"	\$38 per year
3' x 10" x 21"	\$45 per year
5" x 10" x 21"	\$65 per year
10" x 10" x 21"	\$115 per year
Lost Key Charge	\$25.00 [†]
Drilled Box Charge	\$200.00
Stop Payment Fees	
Checks	\$31.00 online* \$15.00
Official Checks	\$31.00
Electronic Funds Transfer / ACH	\$31.00
Reoccurring Visa Payments	\$31.00
Bill Pay Checks	\$31.00
Visa Check Card / Credit Card Replacements or Reorder	
1st Occurrence	\$15.00
2nd Occurrence and Each Thereafter	\$30.00
Rush Order	\$30.00 Domestic \$50.00 International
Visa Classic / Gold / Platinum / Check Card Fees	
Over the Credit Limit	\$35.00
Late Payment on Balances	\$15.00
Visa ISA	1% of International Transaction
Wire Transfer Fees	
Incoming Wire	\$10.00
Domestic Outgoing Wire	\$20.00
Foreign Outgoing Wire	\$38.00

* Can be facilitated on the ElevationsCU.com online banking

** Product no longer offered.

***Using Non Elevations Credit Union Credit Card

****Free with Dividend, eStyle and Buff One eBanking Checking Products

[†] Change in fee