

| 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 ^{***} |



Fee Schedule (Effective December 1st, 2007)

| 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 or MoneyGram | \$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" | \$30 per year |
| 5' x 5" | \$38 per year |
| 3' x 10" | \$45 per year |
| 5' x 10" | \$65 per year |
| 10" x 10" | \$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