



Business Fee Schedule

Effective: May 1, 2026

Become an Elevations Credit Union member for life! Each new membership is assessed a one-time \$5 membership fee for access to all membership benefits.

Account Related Fees		Loan Related Fees	
<b>ATM Fees</b>	<b>Amount</b>	<b>Loan Fees</b>	<b>Amount</b>
Withdrawal Fee – Elevations ATMs	Free	Loan Late Payment <sup>6</sup>	\$15.00 (Minimum)
Withdrawal Fee – CO-OP Network ATMs	8 Free per month, \$3.00 each additional	Overdraft Protection Line of Credit <sup>7</sup>	\$30.00 per year
Withdrawal Fee – All Other ATMs	2 Free per month, \$3.00 each additional	<b>Returned Item Fees</b>	<b>Amount</b>
		Returned Loan Payments	\$25.00*
<b>Transaction Processing Fees</b>	<b>Amount</b>	Returned Deposit Items	\$31.00*
Returned Check-Insufficient Funds (NSF) <sup>1</sup>	\$31.00*	<b>Other Optional Services</b>	
Electronic Funds Transfer (EFT) NSF <sup>1</sup>	\$31.00*	<b>Wire Transfer Fees</b>	<b>Amount</b>
Courtesy Pay <sup>2</sup>	\$31.00*	Incoming Wire	\$10.00*
Overdraft Transfer <sup>3</sup>	\$3.00*	Domestic Outgoing Wire	\$20.00*
<b>Stop Payment Fees</b>	<b>Amount</b>	Foreign Outgoing Wire	\$45.00*
Stop Payments	\$31.00 per item or series		
Stop Payments (through online banking)	\$15.00 per item or series	<b>Safe Deposit Box Fee</b>	<b>Amount</b>
<b>Other Fees</b>	<b>Amount</b>	3" x 5" x 21"	\$30.00/year
Garnishment/Levy	\$100.00 per item	5" x 5" 21"	\$38.00/year
Inactive Account <sup>4</sup>	\$10.00 per month	3" x 10" x 21"	\$45.00/year
Foreign Item Sent For Collection	\$15.00 per item	5" x 10" x 21"	\$65.00/year
Undeliverable Mail Processing	\$3.00, per statement per month	10" x 10" x 21"	\$115.00/year
Official Checks	\$3.00*	Lost Key	\$25.00
In-Branch Card Printing	\$5.00*, one free card per year	Drilled Box	\$200.00
Rush Card Delivery	\$30.00	<b>Research Fees &amp; Copies</b>	<b>Amount</b>
Paper Statement Fee	\$3.00, per statement per month	Requested Check Copy <sup>8</sup>	\$3.00/item
<b>Deposit Bag Service</b>	<b>Amount</b>	Requested Statement Copy <sup>8</sup>	\$3.00/item
Deposit Bag Monthly Service Fee	\$30.00	Tax Form Copy <sup>8</sup>	\$3.00/item
Cash / Coin Order Fee <sup>5</sup>	1% of order amount or \$5.00 minimum	Account Research	\$20.00/hour (1 hour minimum)

Business Checking Accounts			
Account Specific Fees	Service Fee	How to waive Service Fee	Additional Fees
<b>Business Checking</b>	\$10.00 per month	Monthly service fee will be waived by maintaining a monthly average business checking balance of \$5,000 or more OR with \$500 of eligible purchases on an Elevations Business Visa Credit Card during a statement cycle	- Transaction Fee (over 100 items) - Excess Cash Fee (see below)
<b>Premium Business Checking</b>	\$15.00 per month	Monthly service fee will be waived if the total dollar amount of deposit share balances, combined with outstanding balances on business loans, exceed \$15,000 each day of the statement cycle <sup>10</sup>	- Transaction Fee (over 250 items) - Excess Cash Fee (see below)

Excess Cash Fee		Transaction Items Definition		Transaction Fee Amount	
<b>Business Checking</b>	\$0.10 per \$100 over \$3,000 cash deposited per month	Debit of cash, check, or ACH = 1 Item		\$0.25 per item	
<b>Premium Business Checking</b>	\$0.10 per \$100 over \$6,000 cash deposited per month	Credit of cash, check, or ACH = 1 item		\$0.25 per item	
<b>Optional Account Services<sup>9</sup></b>	<b>Service Fee</b>	Bulk Deposit of Checks= 1 item/check		\$0.25 per item	
ACH Origination Service Fee	\$25.00 per month	ACH Items (over 25)		\$0.08 / each	
Positive Pay Service Fee	\$25.00 per month	Remote Deposit Capture Item Fee		\$0.20 / each item	
Remote Deposit Capture Service Fee	\$35.00 per month				

\* Per occurrence. NSF and Courtesy Pay fees are per occurrence and include repeat presentations. See Membership and Account Agreement and disclosures for description of services and terms.  
<sup>1</sup>Insufficient Fund Fee (NSF) is charged when an item is processed but must be returned unpaid due to an insufficient available balance to pay the item. <sup>2</sup>Courtesy Pay is a service fee charged when an item is honored despite the account not having a sufficient available balance; the fee is not charged until the insufficient available balance exceeds \$25. <sup>3</sup>Overdraft transfer is setup by the account holder and links an account or line of credit to transfer funds to cover an item when there is an insufficient available balance. <sup>4</sup>An account is considered inactive when there has been no qualifying activity for 12 months. <sup>5</sup>Coin requests over \$250 or currency requests over \$2,500.  
<sup>6</sup>Review your loan documents for the late fee specific to your loan. <sup>7</sup>Product no longer offered. <sup>8</sup>Free through online banking. <sup>9</sup>Service is subject to approval, additional terms and conditions. <sup>10</sup>Monthly fee will be assessed if total dollar amount held in business shares combined with the total dollar amount of business or commercial loan balances falls below \$15,000 at any time during the statement cycle. Balances are calculated by business membership number. Balances of shares and loans held under each membership number will be totaled for purposes of waiving the monthly fee.

