

## Fee Schedule

The information included in this Fee Schedule is accurate as of April 23, 2012 and may change after that date. For more information, please call 317.276.2105 or toll-free, 800.621.2105.



© 2012 Eli Lilly Federal Credit Union FEE SCHEDULE ELFCU (04/12)

### Money Market Savings:

If under age 25	No monthly fee
Average daily balance greater than \$100	No monthly fee
Money Market Savings plus other products	No monthly fee
Maintenance fee if none of these conditions are met	\$5.00/month after first 120 days of membership

### Basic Checking:

Direct deposit of net pay*	No monthly fee
If under age 25 or 55 and older	No monthly fee
If balances total more than \$10,000 (savings, checking and/or ELFCU loans)	No monthly fee
Maintenance fee if no direct deposit	\$4.00/month
Dividends (rate)	None

### Dividend Checking:

Direct deposit of net pay	Optional
Average daily balance to avoid fee	\$700.00
Maintenance fee if average balance below \$700	\$8.00/month
Dividends (see rate card)	Variable

### High Interest Checking:

With eStatements	No charge
Without eStatements	\$4.00/month
Dividends (see rate card)	Variable

### ThinkBIG™ Checking:

With eStatements	No charge
Without eStatements	\$4.00/month
Dividends (see rate card)	Variable

### Business Basic Checking:

With eStatements & less than 100 transactions	No monthly fee
Without eStatements (or more than 100 transactions)	\$5.00/month
Dividends (rate)	None

### Business Plus Checking:

If balances total over \$10,000 (savings and checking)	No monthly fee
If balances total less than \$10,000	\$15.00/month
Dividends (see rate card)	Variable

### Health Savings Account (HSA) Checking:

Monthly Maintenance Fee	\$3.50
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### eBranch Internet Banking:

Internet account access and bill pay system	No charge
Same Day Bill Pay for Electronic Merchants	\$10.00 each
Next Day Bill Pay for Non-Electronic Merchants	\$15.00 each

### ATM Transactions at ELFCU Machines:

Withdrawals/deposits	Free
Transfers/balance inquiries	Free
Withdrawals with non-ELFCU owned cards	\$3.00 each

### ATM Transactions at non-ELFCU Machines:

Transfers/balance inquiries	\$2.00 each
Withdrawals from Foreign ATMs	\$2.00 each
Surcharge-free withdrawals at ATMs with Alliance One®, Co-Op Network® or AllPoint® logo.	

### Check Printing — Personal:

First 50 checks for every new account	No charge
Personal Check orders for ELFCU Members	No charge
Over 55 or Retired (For basic Alliance Emerald style wallet and duplicate checks only.)	
Contact a credit union representative for check printing pricing & reorders.	

### Overdraft Protection:

EZ Loan (Unsecured Line of Credit)	Advance in exact amount of overdraft
Fee	Interest charged on outstanding balance (See rate card for annual percentage rate.) Additional \$5.00 per transfer from Line of Credit
Savings/Checking Transfer Fee	Transfer in exact amount of overdraft
Fee	\$5.00/transfer

### Overdraft Privilege:

Fee	\$30.00 per item
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### Late Charge for Loan Payments:

Consumer Loans	\$28.00
Home Equity Loans	\$28.00

### Other:

Check/ACH Stop Payment Instruction	\$30.00 each
Returned Deposit Item	\$10.00 each
NSF (Nonsufficient Funds)	\$30.00 each
Account History Printout	\$5.00 page
Account Reconciliation	\$25.00/hour
Account Research	\$25.00/hour
Cashier's Check (no minimum)	No fee for members / \$5.00 each for non-members
Check Cashing for Non-Members	\$15.00 each
Check by Phone	\$5.00 each
Collection or Foreign Item	\$5.00 each
Court Hold/Levy Processing Fee	\$20.00 each
Escheat Processing Fee (dormancy)	\$25.00
Garnishment Processing Fee	\$20.00 each
Inactive Accounts (charged after 6 months of inactivity)	\$6.00/month
Notary Public Service	No fee
Pre-Authorized Transfer Return Fee	\$30.00
Roth IRA Conversion	\$25.00
Statement or Check/Item Copy	\$5.00 each
Verification of Deposit	\$10.00 each
Domestic wire transfer (outgoing)	\$24.00 each
Foreign wire transfer (outgoing)	\$40.00 each
Wire transfer (incoming)	No fee
Visa® Gift Cards (\$10.00 to \$1,000.00)	\$3.95 each
Visa® International Debit Card transaction fee	1% of purchase
Visa® TravelMoney Card	
\$100.00 to \$500.00	\$4.00 each
\$501.00 to \$1,000.00	\$5.00 each
\$1,001.00 to \$5,000.00	\$6.00 each
Reload: \$50.00 to \$2,000.00 (\$2,000 maximum reload amount per day, up to \$5,000 total.)	\$1.00 each

These fees apply to all accounts.

NOTE: Surcharges at non-ELFCU owned ATMs for the use of ELFCU cards are not controlled by ELFCU.