

ESL Federal Credit Union
Business Banking Fee Schedule

SERVICE	FEE
<i>ACH Fees¹</i>	
ACH Online Origination	\$35.00 per month
Same-Day ACH	\$1.50 per transaction
<i>Business Analyzed Checking & Analyzed Checking Plus</i>	
ACH Debits & Credits	\$0.20
ATM Deposits & Withdrawals	\$0.20
Checks Paid or Deposited	\$0.20
Deposit Ticket	\$0.20
Analyzed Checking Monthly Fee	\$20.00
Analyzed Checking Plus Monthly Fee	\$40.00
<i>Business Classic Checking - First 300 free/month</i>	
ACH Debits & Credits	\$0.25
ATM Deposits & Withdrawals	\$0.25
Checks Paid or Deposited	\$0.25
Deposit Ticket	\$0.25
<i>Business Premier Checking - First 500 free/month</i>	
ACH Debits & Credits	\$0.25
ATM Deposits & Withdrawals	\$0.25
Checks Paid or Deposited	\$0.25
Deposit Ticket	\$0.25
Monthly Fee ²	\$12.00
<i>Business Money Maker</i>	
Monthly Fee ³	\$7.00
<i>Business Visa® Debit Card</i>	
Annual Fee for Rewards	\$50.00
ATM Withdrawal (Non-ESL Owned ATMs)	\$1.50
Debit Card Rush Order	\$15.00
International Service Assessment	1% of transaction amount
<i>Cash Management</i>	
For services and fees associated with Cash Management, please contact an ESL Business Banking Relationship Manager at 585.336.1000.	
<i>Check Printing</i>	Varies by style

SERVICE

FEE

Currency Fees

Coin Purchase/Deposit	\$0.10 per roll
Currency Purchase/Deposit	\$0.10 per strap
Business Classic and Premier Checking accounts only:	
Coin Purchase/Deposit – first 25 free/month	
Currency Purchase/Deposit – first 25 free/month	

Loan Payment Fees

From an ESL Checking or Savings Account	Free
From a Non-ESL Checking or Savings Account	Free
Using a Non-ESL Debit Card in ESL Mobile/Online Banking via Express Pay (convenience fee)	\$4.95
Using a Non-ESL Debit Card via ESL Contact Center / Live Chat Banking (convenience fee)	\$10.00

Mail Service Fees

Overnight Mail Service	\$6.50
Saturday Only	\$16.50

Overdraft Services

Insufficient/Uncollected Funds Fee	\$0.00	
Courtesy Pay Overdraft Fee	\$5.00	
POS Overdraft (Purchase Amount)	\$0.01 - \$5.00	\$0.00
	>\$5.01	\$5.00

Remote Deposit Capture

Deposited Item Fee	\$0.10
Equipment Purchase (Single Feed)	\$350.00
Equipment Purchase (Multi-Feed)	\$700.00
Monthly Fee	\$65.00
Setup Fee	\$80.00

Safe Deposit Boxes Annual Rental⁴

(Contents of box are not insured.)	3" x 5"	\$35.00
	5" x 5"	\$55.00
	3" x 10"	\$65.00
	5" x 10"	\$75.00
	10" x 10"	\$100.00

Security Tokens

1-3 Security Tokens	Free
Additional Security Token	\$10.00 per token
Replacement Fee	\$10.00 per token

SERVICE

FEE

Service Charges

ACH Deposit Item Returned	\$6.00
Cashier's Checks (for amounts over \$2,000)	\$5.00 per check
Check Protest	Free
CheckOK (Overdraft from Savings)	\$5.00
Copies of Deposited or Cashed Non-ESL Checks	Free
Deposited Items Returned	\$10.00
Legal Execution Processing Fee	\$75.00
Low Balance/Inactivity Fee ⁵	\$5.00 per month
Money Orders (for amounts of \$2,000 or less)	\$0.75 per Money Order
Research Fee (minimum per hour)	\$20.00
Returned Payment Fee (all loan products)	\$35.00

Wire Transfer Fees

Incoming Domestic	\$12.00
Outgoing Domestic	\$20.00
Incoming International	\$12.00
Outgoing International	\$35.00

Insured by NCUA.

1: ACH transactions must be submitted by 5:00 EST for normal processing. Requests for Same-Day ACH transactions must be submitted by 9:30 am EST and 1:30 pm EST in order to be processed on the same day. 2: Can be waived if average balance for the month is greater than \$5,000. 3: Can be waived if average balance for the month is greater than \$2,500. 4: Available at select ESL locations. Excludes sales tax. 5: No activity for one year, aggregate balance in all shares is less than \$100 and no active loans.

The fees on this Business Banking Fee Schedule are in addition to any fees listed in any ESL disclosures, terms and conditions, account agreements or any other document provided by ESL. ESL and CheckOK are registered service marks of ESL Federal Credit Union.

