

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	\$0.25
Deposit Ticket	\$1.00
Per Item Fee	\$0.25
ATM Deposits & Withdrawals	
Checks Paid or Deposited	
Analyzed Checking Monthly Fee	\$25.00
Analyzed Checking Plus Monthly Fee	\$40.00
<i>Business Classic Checking - First 300 free/month</i>	
ACH Debits & Credits	\$0.25
Deposit Ticket	\$0.25
Per Item Fee	\$0.25
ATM Deposits & Withdrawals	
Checks Paid or Deposited	
<i>Business Premier Checking - First 500 free/month</i>	
ACH Debits & Credits	\$0.25
Deposit Ticket	\$0.25
Per Item Fee	\$0.25
ATM Deposits & Withdrawals	
Checks Paid or Deposited	
Monthly Fee ²	\$15.00
<i>Business Money Maker</i>	
Monthly Fee ³	\$7.00
<i>Business Visa® Debit Card</i>	
ATM Withdrawal (Non-ESL Owned ATMs)	\$2.50
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
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Currency Fees

Cash Processing Monthly Fee⁴

Business Classic Checking (after \$10,000) \$1.50 per \$1,000

Business Premier Checking (after \$15,000) \$1.50 per \$1,000

Business Analyzed & Analyzed Plus \$1.50 per \$1,000

Checking (after \$15,000)

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 \$4.95

Banking via Express Pay (convenience fee)

Using a Non-ESL Debit Card via ESL Contact \$10.00

Center / Live Chat Banking (convenience fee)

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) \$.01 - \$5.00 \$0.00

>\$5.01 \$5.00

Positive Pay

Exceptions Per Item \$0.25

Monthly Fee

ACH Positive Pay \$40.00

Check Positive Pay \$40.00

Payee Positive Pay \$50.00

Reverse Positive Pay \$25.00

Remote Deposit Capture

Deposited Item Fee \$0.25

Equipment Purchase (Single Feed) \$350.00

Equipment Purchase (Multi-Feed) \$700.00

Monthly Fee \$65.00

SERVICE		FEE
<i>Safe Deposit Boxes Annual Rental⁵</i>		
(Contents of box are not insured.)	3" x 5"	\$50.00
	5" x 5"	\$70.00
	3" x 10"	\$80.00
	5" x 10"	\$90.00
	10" x 10"	\$120.00
<i>Security Tokens</i>		
1-3 Security Tokens		Free
Additional Security Token	\$10.00 per token	
Replacement Fee	\$10.00 per token	
<i>Service Charges</i>		
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		\$125.00
Low Balance/Inactivity Fee ⁶	\$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
<i>Sweep Services</i>		
Line of Credit Sweep Monthly Fee		\$275.00
<i>Wire Transfer Fees</i>		
Incoming Domestic		\$15.00
Outgoing Domestic		\$25.00
Incoming International		\$15.00
Outgoing International		\$45.00

Federally insured by NCUA.

1: ACH transactions must be submitted by 5:00 pm 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: Includes, but is not limited to, cash deposits and cash withdrawals from your business account. 5: Available at select ESL locations. Excludes sales tax. 6: 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.

