

SERVICE	FEE
<i>ACH Fees</i>	
ACH Online Origination	\$35.00 per month
<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 ¹	\$12.00
<i>Business Money Maker</i>	
Monthly Fee ²	\$7.00
<i>Business Visa® Check Card</i>	
Annual Fee for Rewards	\$50.00
ATM Withdrawal (Non-ESL Owned ATMs)	\$1.50
Check 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>Collection Items/Foreign</i>	
\$0.01 - \$25.00	Free
\$25.01 - \$100.00	\$10.00
\$100.01 - \$500.00	\$20.00
\$500.01 - \$1,000.00	\$30.00
>\$1,000.01	\$50.00

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Currency Fees

Cash Purchase (Currency)	\$0.10 per strap
Cash Purchase (Coin)	\$0.10 per roll
Coin Deposit	\$0.10 per roll
Currency 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	

In-Person Bill Pay³

Standard (2-3 days)	\$1.25
Next Business Day	\$2.25
Same Day	\$4.25

Mail Service Fees

Overnight Mail Service	\$6.50
Saturday Only	\$16.50

Overdraft Fees

Overdraft/Insufficient Funds	\$37.00
Overdraft/Uncollected Funds	\$37.00
POS Overdraft (Purchase Amount)	\$0.01 - \$5.00 Free
	>\$5.01 \$37.00

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

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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
Excess Withdrawal Fee (Reg. D)	\$10.00
Foreign Draft	\$20.00
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
Stop Payment	\$30.00
Travelers Cheques	1% of sale

Wire Transfer Fees

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

Federally insured by NCUA

1: Can be waived if average balance for the month is greater than \$5,000. 2: Can be waived if average balance for the month is greater than \$2,500. 3: Standard and next business day payments must be received by 6:00 pm EST. For a standard payment, you should allow at least three business days for a payee to receive your payment. Same day payments and next business day payments are specific options per payee and not available for all payees. 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.

