

Fee Schedule

The information included in this Fee Schedule is accurate as of December 7, 2011 and may change after that date. For more information, please call 317.276.2105 or toll-free, 800.621.2105.



© 2011 Eli Lilly Federal Credit Union FEE SCHEDULE ELFCU (12/11)

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

ThinkBIG™ Checking:

With eStatements	No charge
Without eStatements	\$4.00/month
Average daily balance to receive dividends	\$50.00
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
-------------------------	--------

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 wallet and duplicate style 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
-----	------------------

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.