
Personal Account Information and Fee Schedule

Effective March 15, 2024



Better banking. Higher purpose.

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Fax	714.671.5775
Email	memberservice@adelfibanking.com
Call Center Hours	6:30 a.m. - 4:30 p.m. (PT)

After hours, please leave a detailed message of how we can reach you worldwide.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration (NCUA), a U.S. Government Agency.

ACCOUNT INFORMATION

ACCOUNT TYPE	ACCOUNT NAME	DIVIDEND BEARING ¹	MINIMUM OPENING DEPOSIT	PAPER STATEMENT FEE	WITHDRAWAL PRIVILEGES	ATM WITHDRAWALS ²	INTERNATIONAL OTC WITHDRAWALS ²	SPECIAL FEATURES
CHECKING	Basic Checking	No	\$25	\$0	Unlimited	Domestic: Free in CO-OP Network International: \$2.50 each	\$2.50 each + 0.5% of transaction	<ul style="list-style-type: none"> • Visa[®] Gold Check Card • Free Online Banking • Free Bill Pay • Free Domestic ATM withdrawals² • Online Wire Transfers
	Interest Checking	Yes ³						
SAVINGS	Savings	Yes	\$25	\$0	6 free per month \$6 each additional	Domestic: Free in CO-OP Network International: \$2.50 each	\$2.50 each + 0.5% of transaction	<ul style="list-style-type: none"> • Visa[®] Gold Check Card • Free Online Banking • External Bank Transfer • Free Domestic ATM withdrawals²
	Money Market Savings	Yes ³						
	Certificates	Yes	\$1,000	N/A	Restricted withdrawals. Early withdrawal penalties may apply.	N/A	N/A	<ul style="list-style-type: none"> • Free Online Banking • Terms from six (6) months to five (5) years
SPECIALTY	Start Young Spending	No	\$25	\$0	Unlimited	Domestic: Free in CO-OP Network International: \$2.50 each	\$2.50 each + 0.5% of transaction	<ul style="list-style-type: none"> • Visa[®] Gold Youth Card • Youth Online & Mobile Banking • Teen Person-to-Person and Bill Payments • Parental Controls • Free Domestic ATM withdrawals²
	Start Young Savings	Yes			6 free per month \$6 each additional			
	IRAs: Money Market or Certificate	Yes	IRA MM: \$25 IRA Cert: \$1,000	N/A	Restricted withdrawals. Penalties may apply	N/A	N/A	<ul style="list-style-type: none"> • Free Online Banking • We offer Traditional and Roth IRAs

¹ Dividend rates and corresponding Annual Percentage Yields (APY) are published on the Dividend Rate Schedule. All accounts are subject to the agreement, terms, and conditions contained in the Adelfi Account Agreement and Disclosures.

² Adelfi will not charge any additional domestic ATM fees, however non-CO-OP ATM fees may apply. For international transactions including POS (Point of Sale), ATM Withdrawal and OTC (Over the Counter), an international transaction fee of 3% will apply and some merchants may opt to charge withdrawal fees.

³ Minimum daily balance to earn dividends for Interest Checking will be \$100 and for Money Market Savings will be \$1000.

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SERVICES AND FEES

ACCOUNT SERVICES	Amount
Automatic Funds Transfer (Originated to Other Financial Institutions) Returned for NSF	\$5
Automatic Overdraft Transfer from Deposit or Loan Account	\$5
Check Retrieval by Photocopy (First Two [2] Photocopies from Current Statement are Free)	\$2
Non-Sufficient Funds (NSF) (per item)	\$15
Stop Payment/ Revoke Preauthorized Debit (per item, series, or renewal)	\$25

ATM AND CHECK CARD	Amount
International ATM Withdrawal ¹	\$2.50
Card/PIN Replacement	\$5
Rush Shipping – Domestic	\$25
Rush Shipping – International	\$60
VISA International Transaction ²	3% of Transaction Amount

INTERNATIONAL ITEMS	Amount
Incoming Collection Letter	\$10
International Check Deposited ³	\$10

TELLER SERVICES	Amount
Cashier's Checks	\$10
Credit Union Checks	\$10
Duplicate/Interim Statements	\$5
Record Search – Member Request or Subpoena (per hour, one hour minimum)	\$30 + \$2 per copy
Verification of Deposit	\$20
Manual Deposit Fee ⁴ (per check)	\$10

WIRE TRANSFER	Amount
Incoming – Domestic and International	\$15
Outgoing – Domestic using Online Banking	\$25
Outgoing – Domestic	\$33
Outgoing – International using Online Banking	\$36
Outgoing – International	\$48
Wire Tracer	\$15

MISCELLANEOUS	Amount
Online Banking Same Day External Transfer	\$0.25 and 1% Transfer Amount (Max \$10.00)
Accounts Closed within 90 Days of Opening (Except Certificates)	\$15
Certificate Early Withdrawal Processing Fee	\$25
IRA Certificate Early Withdrawal Processing Fee	\$25
IRA Termination Fee	\$15
Legal Process (Attachments, Executions, Tax Levies, etc.)	\$100
Membership Fee ⁵	\$5

BILL PAY	Amount
Monthly Maintenance Fee ⁶	\$0
Expedited Payment Fee – Overnight	\$14.95
Expedited Payment Fee – 2nd Day	\$9.95
Gift Check Fee	\$2.99
Charitable Donation Check Fee	\$1.99

¹ Charge is for ATM withdrawal transactions outside of the United States.

² Charged for ATM and POS transactions outside of the United States.

³ Special collection on international checks deposited is not available.

⁴ Manual deposits are physical checks that are processed in person by staff and not through Electronic, Mobile Remote Deposit Capture, ATM or Shared Branch Network. This fee does not apply to International Checks Deposited.

⁵ For a limited time, Adelfi will pay the non-refundable \$5 membership fee.

⁶ An inactivity fee of \$5.95 may apply if no Bill Pay/External Bank Transfer transactions are initiated for six consecutive months.