
Ministry and Business Account Information and Fee Schedule

Effective October 1, 2024



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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.

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ACCOUNT INFORMATION

Accounts are subject to agreement, terms, and conditions contained in Adelfi's Account Agreement and Disclosures; see the "Product Information and Disclosures" section for detailed product information. Dividend rates and corresponding Annual Percentage Yields (APY) are published on the Dividend Rate Schedule.

CHECKING

| Product Name | Description | Minimum Opening Deposit | Monthly Maintenance Fee | Requirements to Waive Monthly Fee | Transactions |
|-------------------|---|-------------------------|--|--|--|
| Standard Checking | Ideal checking account for organizations with low to moderate transaction levels. | \$200 | \$12 Monthly fee includes: <ul style="list-style-type: none">Up to \$5,000 cash/coin depositedVisa® Business check card and a total of up to 300 of the following transactions:<ul style="list-style-type: none">Checks paidChecks depositedDeposits¹Electronic debits or credits²Point of sale withdrawals³Remote deposit capture (RDC) items | \$2,500 Minimum Balance, \$7,500 Average Daily Balance or \$50,000 minimum combined relationship balance ⁴ OR 4 Point of Sale Transactions per Month using the Account's Visa® Business Check Card(s) | \$0.30 per Transaction Over 300 \$0.30 per \$100 Over \$5,000 Cash/Coin Deposited |
| Analyzed Checking | Uses account balances to offset activity charges. | \$200 | \$19.50 | An earnings allowance may offset activity and maintenance fees | See Analyzed Fees on following pages |

SAVINGS

| Product Name | Description | Minimum Opening Deposit | Monthly Maintenance Fee | Requirements to Waive Monthly Fee | Withdrawals |
|---|---|-------------------------|-------------------------|-----------------------------------|--|
| Money Market Maximizer ⁵ | Maximum earning power on higher balances and easy access to funds by check. | \$25,000 | \$20 | \$25,000 Minimum Daily Balance | 6 Free per Month \$15 each Additional |
| Reserve Savings ⁶ | Savings with quarterly bonus if balances increase | \$500 | None | N/A | 3 Free per Month \$10 each Additional |
| Insured Money Market Reserve | For organizations that require additional deposit insurance | \$25,000 | None | N/A | No restrictions ⁸ |
| Insured Money Market Reserve with Sweep | Same as above with target balance ⁷ | \$25,000 | None | N/A | Sweep Transfers Only ^{7,8} |

CERTIFICATES

| Product Name | Details | Minimum Opening Balance | Withdrawals |
|-----------------------|--|-------------------------|---|
| Corporate Certificate | Terms available from six months to five years. Incoming wire fees are refunded for inbound funds invested in certificates. | \$1,000 | Restricted Withdrawals. Early withdrawal penalties apply. |

¹ ATM deposits and transfers completed by Adelfi staff count as a deposit. There is no charge for transfers performed using Adelfi online banking.

² Electronic debits/credits include ACH received items and point of sale transactions.

³ Point of sale withdrawals do not include ATM transactions.

⁴ Combined Balances includes Minimum Daily Balance of all checking, savings, and certificate accounts which have the same tax reported owner (personal accounts excluded). Accounts closed prior to month end will not have balances included in calculation.

⁵ An account closing fee of \$50 will be charged if the account is closed within twelve months.

⁶ Every quarter in which the account holding organization increases its balance, a growth bonus of up to 10 percent of the quarterly dividends will be paid to the account on the first business day of the following quarter. To achieve the maximum bonus, the balance in the account must grow by 2.5 percent or more. The actual bonus the account-holding organization receives will be four (4) times the growth percentage of the account balance within the quarter, multiplied by the dividends paid in the account over the course of the quarter, subject to the 10 percent maximum cap. (Example: 2.5 percent growth in dollars x 4 = 10 percent bonus, or 1.5 percent growth in dollars x 4 = 6 percent bonus.) Dividends are accrued daily and paid quarterly.

⁷ Target Balance is a predetermined balance that is required before any automatic transfer is performed.

⁸ Products are subject to agreement, terms, and conditions contained in Adelfi's *Insured Money Market Reserve Terms and Conditions* and *Insured Money Market Reserve with Sweep Terms and Conditions*.

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SERVICES AND FEES

| ACCOUNT SERVICES AND MISCELLANEOUS | Non-Analyzed | Analyzed |
|--|---------------------------------------|---------------------------------------|
| Automatic Overdraft Transfer from Deposit or Loan Account | \$10 | \$10 |
| Check Retrieval by Photocopy | \$2 | \$2 |
| Check Images on CD (per account, per month) | \$25 | \$25 |
| Deposit Adjustment Fee (per item) | \$1.50 | \$1.50 |
| Deposited Item Returned | \$25 | \$25 |
| Non-Sufficient Funds (NSF) (per item) | \$27 | \$27 |
| Photocopies | \$5 | \$5 |
| Recurring Automatic Funds Transfer (between Adelfi accounts) Presented Against NSF | \$20 | \$20 |
| Stop Payment/ Revoke Preauthorized Debit (per item, series, or renewal) | \$25 | \$25 |
| Accounts Closed within 90 Days of Opening (except Certificates) | \$15 | \$15 |
| Certificate Early Withdrawal Processing Fee | \$25 | \$25 |
| Legal Process (Attachments, Executions, Tax Levies, etc.) | \$100 | \$100 |
| Membership Fee | \$25 | \$25 |
| Transfer to Another Adelfi Member - Phone/Fax/Email (per transfer) | \$5 | \$5 |
| Transfer to Another Adelfi Member - Online (per transfer) | \$0 | \$0 |
| Online Banking Same Day External Transfer | \$0.25 and 1% Transfer Amt (Max \$10) | \$0.25 and 1% Transfer Amt (Max \$10) |
| Cash Order | \$4 | \$4 |
| Cash/Coin Deposited (per \$100) | \$0.15 | \$0.15 |
| Coin Furnished (per roll) | \$0.12 | \$0.12 |
| Currency Furnished (Per \$100) | \$0.13 | \$0.13 |
| Zero Balance Account (ZBA) Fee | N/A | \$10 |

| INTERNATIONAL ITEMS | Non-Analyzed | Analyzed |
|----------------------------|--------------|----------|
| Incoming Collection Letter | \$10 | \$10 |

| TELLER SERVICES | Non-Analyzed | Analyzed |
|--|--------------|----------|
| Cashier's Check | \$10 | \$10 |
| Credit Union Checks | \$10 | \$10 |
| Duplicate/Interim Statement | \$5 | \$5 |
| Record Search - Member Request or Subpoena ¹ (per hour, one hour minimum) | \$30 | \$30 |
| Verification of Deposit | \$20 | \$20 |
| Manual Deposit Fee ² (per check) | \$10 | \$10 |

| ONLINE BANKING ACCOUNT RECONCILIATION SERVICES | Non-Analyzed | Analyzed |
|--|--------------|-----------|
| Comma Separated Values (CSV) | No Charge | No Charge |

| INFORMATION REPORTING | Non-Analyzed | Analyzed |
|------------------------------|--------------|----------|
| BAI2 Export Fee ³ | \$20 | \$20 |

| WIRE TRANSFER | Non-Analyzed | Analyzed |
|--|--------------|----------|
| Online Banking Wire Maintenance Fee (months with wire activity only) | \$12 | \$12 |
| Incoming - Domestic and International | \$15 | \$15 |
| Outgoing - Domestic using Online Banking | \$24.75 | \$24.75 |
| Outgoing - Domestic | \$33 | \$33 |
| Outgoing - International using Online Banking | \$36 | \$36 |
| Outgoing - International | \$48 | \$48 |
| Wire Tracer | \$25 | \$25 |

| AUTOMATED CLEARING HOUSE (ACH) SERVICES | Non-Analyzed | Analyzed |
|--|--------------|----------|
| ACH Origination: One Time Setup | \$100 | \$100 |
| ACH Origination: Monthly Maintenance Fee | \$22.50 | \$22.50 |
| ACH Origination: File Fee | \$5.95 | \$5.95 |
| ACH Origination: Entry Fee (per entry) | \$0.10 | \$0.10 |
| Special Handling: ACH Returned Item | \$7.50 | \$7.50 |
| Special Handling Fee: ACH Notification of Change | \$3 | \$3 |
| Extended Deadline / Late File Delivery | \$25 | \$25 |

| REMOTE DEPOSIT SERVICES - REMOTE DEPOSIT CAPTURE (RDC) | Non-Analyzed | Analyzed |
|--|--------------------------|----------|
| Check Deposited Fee (per check) RDC Check Deposited | See product ⁴ | \$0.09 |
| One-Time Setup - Process Review and Implementation | \$150 | \$150 |
| One-Time Setup - Additional Scanner Servicing ⁵ | \$75 | \$75 |

| REMOTE DEPOSIT SERVICES - IMAGE FILE DEPOSIT (IFD) | Non-Analyzed | Analyzed |
|--|--------------|----------|
| Monthly Maintenance Fee (per account) | \$45 | \$45 |
| Check Deposited Fee - Per File | \$2.50 | \$2.50 |
| Check Deposited Fee - Per Check Deposited | \$0.08 | \$0.08 |
| One-Time Setup | \$99 | \$99 |

| RDC EQUIPMENT | Non-Analyzed | Analyzed |
|---|--------------|----------|
| Scanner Rental Fee (per month) ⁵ | \$15 | \$15 |
| Scanner Purchase - Cost quoted during consultation. This fee is not covered by earnings credit on Analyzed accounts. ⁵ | TBD | TBD |

| BILL PAY | Non-Analyzed | Analyzed |
|--|--------------|----------|
| Monthly Maintenance Fee | \$14 | \$14 |
| Transaction Fee (per payment) Over 25 Payments per Month | \$0.45 | \$0.45 |
| Expedited Payment Fee - Overnight | \$19.95 | \$19.95 |
| Expedited Payment Fee - 2nd Day | \$14.95 | \$14.95 |
| Expedited Payment Fee - 2nd Day, Electronic | \$4.95 | \$4.95 |

| POSITIVE PAY | Non-Analyzed | Analyzed |
|-----------------------------------|--------------|----------|
| Monthly Maintenance (per account) | \$40 | \$40 |
| Per Exception Item | \$2 | \$2 |
| Per Exception Returned | \$10 | \$10 |

SERVICES AND FEES (Continued)

| ACH BLOCKS AND FILTERS | Non-Analyzed | Analyzed |
|---|--------------|----------|
| Monthly Maintenance (per account) | \$25 | \$25 |
| Monthly Maintenance with Positive Pay (per account) | \$15 | \$15 |

| VISA BUSINESS CHECK CARD – ATM/DEBIT CARD FEES | Non-Analyzed | Analyzed |
|---|--------------------------|--------------------------|
| Domestic ATM Withdrawals (over four per month) | \$3.50 | \$3.50 |
| International ATM Withdrawal | \$5 | \$5 |
| Domestic Over-the-Counter Withdrawal | No Charge | No Charge |
| International Over-the-Counter Withdrawal | \$5 | \$5 |
| ATM Deposit | \$1.35 | \$1.35 |
| VISA International Transaction ⁶ | 3% of Transaction Amount | 3% of Transaction Amount |
| Card/PIN Replacement | \$5 | \$5 |
| Rush Shipping – Domestic | \$25 | \$25 |
| Rush Shipping – International | \$60 | \$60 |

DEPOSIT AND WITHDRAWAL FEES

Note: The below fees do not apply to non-analyzed accounts.

| DEPOSIT FEES | |
|---|---|
| Banking Center or Assisted Transfer | \$1.35 |
| Courier-Vault | \$10 |
| Domestic Check Deposited | \$0.14 |
| Loose Coin Deposited | \$5 |
| Electronic Credit ⁷ | \$0.14 |
| Other Deposits (e.g., cash letter, other credits) | \$1.15 |
| Negative Collected Balance Fee | WSJ prime rate +2.75 charged on daily negative collected balances |

| WITHDRAWAL FEES | |
|-------------------------------|--------|
| Check Paid | \$0.19 |
| Electronic Debit ⁷ | \$0.14 |

¹ Plus \$2 per copy.

² Manual deposits are physical checks that are processed in person by staff and not through Electronic, Mobile Remote Deposit Capture, Remote Deposit Capture, ATM or Shared Branch Network.

³ Includes BAI2 export capability and access to all Information Reporting online.

⁴ Refer to account information for Standard Checking Account – Transactions section.

⁵ Scanners are the property of Adelfi and are provided for member use, either to be purchased or for a monthly fee. Unreturned rented scanners may incur a fee of up to \$750.

⁶ Charged for ATM withdrawals, Over the Counter, and point of sale transactions outside of the United States.

⁷ Electronic debits/credits include ACH received items and point of sale transactions.