Schedule of Fees – Ministry & Business Accounts

Effective 11/01/2026

255 N Lone Hill Ave. San Dimas, CA 91773

800.347.2228 · support@adelfibanking.com · www.adelfibanking.com

At AdelFi, we are committed to delivering high-quality financial products and exceptional service. To support this commitment, we periodically review service fees, charges, and balance requirements. Please review the information provided. If you have questions, call 800.347.2228 or email support@adelfibanking.com.

Transactions and Other Service Fees	Non-Analyzed	Analyzed
Account research per hour[1]	$30.00	$30.00
Armored/courier service	Varies	Varies
ATM withdrawal: international[2]	$2.00	$2.00
Bad address	$5.00	$5.00
Cashier's check	$8.00	$8.00
Express mail - domestic	$40.00	$40.00
Garnishment, legal lien, levy	$50.00	$50.00
Inactive account (over 18 months)	$7.50/month	$7.50/month
Insufficient funds paid with Courtesy Pay Items returned against insufficient or uncollected funds	$14.00 each time the item is presented for payment by check or ACH ($126 max/day)	$14.00 each time the item is presented for payment by check or ACH ($126 max/day)
Items sent for collection- domestic	$15.00	$15.00
Items sent for collection- foreign	$25.00	$25.00
Money order	$3.00	$3.00
Negative collected balance fees	N/A	WSJ prime rate + $2.75
New account closure (If within 60 Days of opening)	$15.00	$15.00
Returned item (deposited)	$27.00	$27.00
Returned item (loan payment)	$30.00	$30.00
Rush shipping - international	$60.00	$60.00
Statement or interim statement copy	$5.00	$5.00
Stop payment on check/ACH	$30.00	$30.00
Verification of deposit	$20.00	$20.00
Wire domestic (online outgoing)	$30.00	$30.00
Wire domestic (outgoing)	$33.00	$33.00
Wire international (online outgoing)	$36.00	$36.00
Wire international (outgoing)	$48.00	$48.00
Wire transfer (all incoming)	$15.00	$15.00
Wire transfer international tracer	$25.00	$25.00
Checking Account Fees	**Non-Analyzed**	**Analyzed**
Analyzed Checking (earnings allowance may offset certain fees)	N/A	$19.50/month
Business Interest Checking (if below $1,500 minimum daily balance)	$15.00/month	$15.00/month
Check retrieval by photocopy	$2.00	$2.00
Checks paid per item	N/A	$0.19
Copy of paid check/deposit slip	$5.00	$5.00
Credit Union check printing	$8.00	$8.00
Electronic credits/debits per item[3]	N/A	$0.14
Free Checking	No monthly fee	No monthly fee
Ministry Interest Checking (if below $1,500 minimum daily balance)	$10.00/month	$10.00/month

Certificate Account Fees	Non-Analyzed	Analyzed
Monthly certificate dividend check	$5.00	$5.00
Early Withdrawal Dividend Penalty on Certificates		
If term is 12 months or less[4]	$25.00 +90 days dividends	$25.00 +90 days dividends
If term is 13 to 24 months[5]	$25.00+120 days dividends	$25.00+120 days dividends
If term is more than 24 months[6]	$25.00+180 days dividends	$25.00+180 days dividends
Money Market Account Fees	**Non-Analyzed**	**Analyzed**
Money Market (if below $1,000 minimum daily balance)	$10.00/month	$10.00/month
Money Market Maximizer[7] (if below $25,000 minimum daily balance)	$20.00/month	$20.00/month
Premium Money Market (if below $10,000 minimum daily balance)	$15.00/month	$15.00/month
Visa Check Card / ATM Card Fees	**Non-Analyzed**	**Analyzed**
ATM deposit correction	$5.00	$5.00
Free ATM withdrawals each month[8]	Unlimited	Unlimited
International service assessment	2% of debit transaction amount	2% of debit transaction amount
Multiple cards (each additional after the first two)	$5.00	$5.00
Reissue lost PIN	No charge	No charge
Replacement card	$5.00	$5.00
Rush order on replacement card	$40.00	$40.00
Business Banking Fees – Non-Package	**Non-Analyzed**	**Analyzed**
ACH maintenance (monthly)	$20.00	$20.00
Positive Pay (monthly)	$20.00	$20.00
Wire maintenance (monthly)	$12.00	$12.00
Business Banking Fees – Packages	**Non-Analyzed**	**Analyzed**
Deluxe (with ACH and wires)	$27.00/month	$27.00/month
Premier (with ACH, wires, and Positive Pay)	$50.00/month	$50.00/month
Business Banking Fees – Per Item Charges	**Non-Analyzed**	**Analyzed**
ACH origination (option 1) batch fee/entry fee	$5.95/$0.10 (per entry)	$5.95/$0.10 (per entry)
ACH origination (option 2) batch fee/entry fee	$0.25/$0.25 (per entry)	$0.25/$0.25 (per entry)
ACH Returned Item	$7.50/per item	$7.50/per item
ACH setup	$100.00	$100.00
Remote Deposit Capture (RDC)– Additional scanner servicing[9]	$75.00	$75.00

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Savings Account Fees	Non-Analyzed	Analyzed
Harvest Savings (if below $100 minimum daily balance)	$5.00/month	$5.00/month

Business Banking Fees – Per Item Charges Continued	Non-Analyzed	Analyzed
RDC checks deposited (per check)	N/A	$0.09
RDC/IFD checks deposited (per check)	N/A	$0.08
RDC/IFD file	N/A	$2.50
RDC/IFD one-time setup	$99.00	$99.00
Scanner rental[10]	$15.00 per rental	$15.00 per rental
Special handling (ACH returned items)	$7.50	$7.50
ZBA maintenance	N/A	$10.00

[1] Member Request or Subpoena (per hour, one hour minimum) Plus $2 per copy.
[2] Charged for ATM withdrawals, Over the Counter, and point of sale transactions outside of the United States.
[3] Electronic debits/credits include ACH received items and point of sale transactions.
[4] If the qualifying period is 12 months or less, you will be assessed the Early Withdrawal Penalty Fee of $25, plus forfeit an amount equal to all dividends for 90 days on the amount withdrawn.
[5] If the qualifying period is 13 to 24 months, you will be assessed the Early Withdrawal Penalty Fee of $25, plus forfeit an amount equal to all dividends for 120 days on the amount withdrawn.
[6] If the qualifying period is more than 24 months, you will be assessed the Early Withdrawal Penalty Fee of $25, plus forfeit an amount equal to all dividends for 180 days on the amount withdrawn.
[7] Money Market Maximizer is a legacy product available only to AdelFi members who already hold this account. It is no longer available for new account openings.
[8] ATM withdrawals and balance inquiries (even if you do not complete a fund transfer) may be subject to a surcharge from the ATM owner.
[9] 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.
[10] Unreturned rented scanners may incur a fee of up to $750.

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