
Personal Account Information and Fee Schedule

Effective January 2, 2026



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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.



AMERICAN SHARE INSURANCE Your savings insured to \$250,000 per account.
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. The credit union is not insured by any state government.

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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	\$100	\$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						<ul style="list-style-type: none"> • Visa[®] Debit Card • Free Online Banking • Free Bill Pay • Free Domestic ATM withdrawals²
	Secure Checking	No	\$25					
SAVINGS	Savings	Yes	\$100	\$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						<ul style="list-style-type: none"> • Free Online Banking • Terms from six (6) months to five (5) years
	Certificates	Yes	\$1,000		N/A			Restricted withdrawals. Early withdrawal penalties may apply.
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: \$100 IRA Cert: \$1,000		N/A			Restricted withdrawals. Penalties may apply

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 AdeliFi 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.

SERVICES AND FEES

ACCOUNT SERVICES	Amount
Automatic Funds Transfer (Originated to Other Financial Institutions) Returned for NSF ¹	\$5
Automatic Overdraft Transfer from Deposit or Loan Account ¹	\$5
Check Retrieval by Photocopy (First Two [2] Photocopies from Current Statement are Free)	\$2
Non-Sufficient Funds (NSF) ¹ (per item)	\$14
Stop Payment/ Revoke Preauthorized Debit (per item, series, or renewal)	\$25

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

INTERNATIONAL ITEMS	Amount
Incoming Collection Letter	\$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 deposit)	\$10

WIRE TRANSFER	Amount
Incoming – Domestic and International	\$15
Outgoing – Domestic using Online Banking	\$25
Outgoing – Domestic	\$33
Outgoing – International using Online Banking (USD Only)	\$36
Outgoing – International (USD Only)	\$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 and Secure Checking)	\$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 \$0 for Secure Checking.

² Charge is for ATM withdrawal transactions outside of the United States.

³ Charged for ATM and POS transactions outside of the United States.

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.

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. Does not apply to Secure Checking.