Schedule of Fees
Personal Accounts

Effective 11/01/2026

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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	
Account research per hour	$25.00
Bad address locator fee	$5.00/year
Cashier's check	$8.00
Deposited Item Return	$27.00
Express mail charge (Domestic)	$40.00
Express mail charge (International)	$60.00
Inactive Account (over 18 months of inactivity)	$7.50/month
Inactive Account Notice (If funds are escheated to the state)	$2.00
Insufficient funds paid with Courtesy Pay[1]	$14.00 each time the item is presented for payment ($126 max/day)
International rush shipping for checks	$60.00
Items returned against insufficient or uncollected funds	$14.00 each time the item is presented for payment by check or ACH ($126 max/day)
Items sent for collection – Domestic	$15.00
Items sent for collection - Foreign	$25.00
Loan Payment by Phone – ACH	$14.50
Loan Payment Online – Non-AdelFi Debit Card Convenience Fee	$4.95
Medallion Signature Guarantee	$10.00 per signature
Money Order	$3.00
New Account Closure (If within 60 days of opening)	$15.00
Notary on AdelFi documents	No Charge
Notary on non-AdelFi documents	$15.00 per signature
Online Banking	No Charge
Returned Item (loan payment)	$30.00
Rush shipping – Domestic	$40.00
Rush shipping - International	$60.00
Stop Payment on Check/ ACH	$30.00
Verification of Deposit	$20.00
Wire domestic outgoing (using digital banking)	$30.00
Wire domestic (outgoing)	$33.00
Wire international outgoing (using digital banking)	$36.00
Wire international (outgoing)	$48.00
Wire transfer (all incoming)	$15.00
Wire transfer international tracer	$25.00

Checking Account Fees	
Checking Plus Maintenance (if below $1,500 minimum daily balance, anytime during the month)	$10.00/month
Copy of check over 90 days or deposit slip	$2.00
Free Checking	No Charge
Harvest Checking	No Charge
Start Young Checking (Ages 0-17)	No Charge
Savings Account Maintenance Fees	
Harvest Savings (if below $100.00 minimum daily balance, anytime during the month)	$5.00/month
Savings (if below $100 minimum daily balance, anytime during the month)	$5.00/month
Start Young Savings (Ages 0-17)	No charge
Certificate and IRA Fees	
Early Withdrawal dividend penalty on certificates	
If term is 12 months or less	$25.00 + 90 days dividends[2]
If term is 13 to 24 months	$25.00 + 120 days dividends[3]
If term is more than 24 months	$25.00 + 180 days dividends[4]
IRA Certificate Early Withdrawal Processing	$25.00 + same as above term tiers
IRA closing & transfer	$50.00
Money Market Maintenance Fees	
High-Yield Money Market	No Charge
Money Market (if below $1,000 minimum daily balance, anytime during the month)	$10.00/month
Premium Money Market (if below $10,000 minimum daily balance, anytime during the month)	$15.00/month
Visa Check Card / ATM Card Fees	
ATM deposit correction	$5.00
ATM Withdrawal – International[5]	$2.00
International service assessment[6]	2% of debit transaction amount
Multiple Cards (each additional after the first two)	$5.00
Number of free Co-Op/Shared Branch Network ATM withdrawals each month[7]	Unlimited
Reissue lost PIN	No charge
Replacement card	$5.00
Rush order for domestic shipping for replacement card.	$40.00
Rush Order for international shipping for replacement card.	$60.00

[1] Fees created by courtesy paid items are; a) The payment of checks, electronic funds transfers, POS, Visa Check Card ATM or other withdraw request; b) Payments authorized by you; c) The returned of unpaid items deposited by you; d) The assessment of services charges; or e) the deposit of items which according to the Credit Union's Funds Availability Policy, are treated as not yet available or finally paid. (Fees could reduce earnings on dividend bearing accounts.)

[2] 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 withdrawn amount.

[3] 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.

[4] 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.

[5] Charge is for ATM withdrawal transactions outside of the United States.

[6] Charged for ATM and POS transactions outside of the United States.

[7] ATM withdrawals and balance inquiries (even if you do not complete a fund transfer) may be subject to a surcharge from the ATM owner.

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