

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 info@adelfibanking.com.

Transactions and Other Service Fees

Account research per hour	\$25.00
Bad address locator fee	\$5.00/year
Bill Payer	No charge
Canceled check copy over 90 days	\$5.00
Cashier's check	\$8.00
Check cashing (On-Us Check cashing only)	\$6.00
Credit Union check payable to third party	\$3.00
DoubleCheck Fee	\$20.00
DoubleCheck non-AdelFi	2.5%
Discover/Mastercard Convenience Fee	
DoubleCheck non-AdelFi Visa Convenience Fee	\$5.00
Exchange coin	.50%
Express mail charge	\$40.00 + \$20 for Sat
Garnishment, legal lien or levy fee	\$50.00
Inactive Account (over 18 months)	\$7.50/monthly
Inactive Account Notice (Escheat)	\$2.00
Insufficient funds paid with Courtesy Pay ¹	\$14 each time the item is presented for payment (\$126 max/day)
International shipping for checks	\$50.00
International shipping for Visa Check Card	\$40.00
IRA closing & transfer fee	\$50
Items returned against insufficient or uncollected funds	\$14 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
Letter of verification	\$10.00
Loan payment by phone - ACH	\$14.50
Loan payment online - Non-AdelFi Debit Card Convenience Fee	\$5.00
Medallion Signature Guarantee	\$10.00 per signature
Money order	\$3.00
Notary on AdelFi documents	No charge
Notary on non-AdelFi documents	\$15.00 per signature
Online Banking	No charge
Photocopies	\$0.50 per copy
Returned item (deposited or cashed)	\$20.00
Returned item (loan payment)	\$30.00

Transactions and Other Service Fees Continued

Statement or Interim Statement Copy	\$5.00
Stop payment on Check/ACH	\$30.00
Wire transfer (all incoming)	\$10.00
Wire transfer domestic (outgoing)	\$30.00
Wire transfer international (outgoing)	Varies ²
Wire transfer international tracer	\$25.00

Checking Account Fees

Free Checking	No charge
Harvest Checking	No charge
Check printing fee	Varies ³
Copy of check or deposit slip	\$5.00
Copy of paid check over 90 days	\$5.00

Savings Account Fees

Savings (if below \$100 minimum balance)	\$5.00 per month
Savings for minors under age 18	No charge

Certificate Account Fees

Early withdrawal dividend penalty on certificates	
If term is 12 months or less	\$25.00 + 90 days dividends ⁴
If term is 13 to 24 months	\$25.00 + 120 days dividends ⁵
If term is more than 24 months	\$25.00 + 180 days dividends ⁶

Money Market Account Fees

Check processing fee, checks in excess of six per calendar month, per check	\$6.00
Money Market (if below \$1,000 minimum balance)	\$10.00 per month
Premium Money Market (if below \$10,000 minimum balance)	\$15.00 per month

Visa Check Card/ATM Card Fees

ATM deposit correction	\$5.00
International service assessment fee	1% of debit transaction amount
Multiple cards (each additional after the first two)	\$5.00
Number of free ATM withdrawals each month ⁷	Unlimited
Reissue lost PIN	No charge
Replacement card	\$5.00
Rush order on replacement card	\$40.00

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. International Wire fees disclosed at the time of transaction. 3. Check printing fees vary according to type and style selected. 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. ATM withdrawals and balance inquiries (even if you do not complete a fund transfer) may be subject to a surcharge from the ATM owner. **Fees are effective 1/1/2026.**