
Personal Account Information and Fee Schedule

Effective March 14, 2022



Better banking. Higher purpose.

P.O. Box 2400
Brea, CA 92822-2400

www.adelfibanking.com

USA	800.634.3228, Option 3
Local	714.671.5700
International	714.671.5705
Fax	714.671.5775
Email	memberservice@adelfibanking.com
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.



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.

Personal Account Information and Fee Schedule

ACCOUNT TYPE	ACCOUNT NAME	DIVIDEND BEARING ¹	MINIMUM OPENING DEPOSIT	MONTHLY MAINTENANCE FEE*	REQUIREMENTS TO WAIVE MONTHLY MAINTENANCE FEE*	ATM	WITHDRAWAL PRIVILEGES	DOMESTIC ATM WITHDRAWALS	INTERNATIONAL ATM WITHDRAWALS ¹	INTERNATIONAL OTC WITHDRAWALS ¹	SPECIAL FEATURES
CHECKING	Basic Checking	No	\$25	\$0	\$3 monthly paper statement fee waived by opting out of paper statements	Visa® Gold Check Card	Unlimited	Free in CO-OP Network ¹	\$2.50 each	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> • Free Online Banking • Free Bill Pay • Free domestic ATM withdrawals¹ • Online Wire Transfers
	Interest Checking	Yes	\$100	\$10	Opt out of paper statements, or \$1,000 Minimum Daily Balance or \$5,000 Combined Balance ² or Direct Deposit ^{3,4}	Visa® Gold Check Card	Unlimited	Free in CO-OP Network ¹	\$2.50 each	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> • Free Online Banking • Free Bill Pay • Free domestic ATM withdrawals¹ • Online Wire Transfers
	Start Young Spending	No	\$5	\$0	N/A	Visa® Gold Youth Card	Unlimited	Free in CO-OP Network ¹	\$2.50 each	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> • Youth Online & Mobile Banking • Teen Person-to-Person and Bill Payments • Parental Controls • Free domestic ATM withdrawals¹
SAVINGS	Savings	Yes	\$25	\$0	N/A	Visa® Gold Check Card	4 Free per month \$6 each additional	Free in CO-OP Network ¹	\$2.50 each	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> • Free Online Banking • External Bank Transfer • Free domestic ATM withdrawals¹
	Money Market Savings	Yes	\$1,000	\$10	Opt out of paper statements, or \$1,000 Minimum Daily Balance	Visa® Gold Check Card	4 Free per month (3 may be by check) \$6 each Additional	Free in CO-OP Network ¹	\$2.50 each	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> • Free Online Banking • External Bank Transfer • Free domestic ATM withdrawals¹
	Start Young Savings	Yes	\$5	\$0	N/A	Visa® Gold Youth Card	6 Free per month \$6.00 each Additional	Free in CO-OP Network ¹	\$2.50 each	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> • Youth Online & Mobile Banking • Teen Person-to-Person and Bill Payments • Parental Controls • Free domestic ATM withdrawals¹
	Certificates	Yes	\$1,000	N/A	N/A	N/A	Restricted Withdrawals ⁵	N/A	N/A	N/A	<ul style="list-style-type: none"> • Free Online Banking • Terms from six (6) months to five (5) years
	IRAs Money Market or Certificate	Yes	IRA MM: \$1,500 IRA Cert.: \$1,000	\$12 (Annually per plan)	\$5,000 Balance	N/A	Restricted Withdrawals ⁵	N/A	N/A	N/A	<ul style="list-style-type: none"> • Free Online Banking • We offer Traditional and Roth IRAs

¹AdelFi 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.

²Combined Balances include the Minimum Daily Balance of all checking, savings, money market accounts, certificates, or IRAs which have the same tax reported for owner (business accounts excluded).

³Option restricted to international workers.

⁴Direct Deposit is defined as any regular incoming electronic deposit (ACH) that occurs at least monthly (not including transfers between accounts).

⁵Penalties may apply.

¹Dividend 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.

*The Monthly Fee is your maintenance service charge.

SCHEDULE OF FEES

ACCOUNT SERVICES

Automatic Funds Transfer (Originated to Other Financial Institutions) Returned for NSF.....	\$5
Automatic Overdraft Transfer from Deposit or Loan Account	\$11
Check Retrieval by Photocopy (First Two [2] Photocopies from Current Statement are Free)	\$2
Deposited Item Returned	\$12
Non-Sufficient Funds (NSF) (per Item)	\$20
Revoke Preauthorized Debit.....	\$20
Stop Payment (per Item, Series, or Renewal)	\$25

ATM AND CHECK CARD

International ATM Withdrawal ⁵	\$2.50
Replacement Card or PIN	\$0
Rush Shipping Fee — Domestic.....	\$25
Rush Shipping Fee — International.....	\$60
International Transaction Fee ¹	3% of Transaction Amount

INTERNATIONAL ITEMS

Incoming Collection Letter	\$10
International Check Deposited ³	\$2

TELLER SERVICES

Cashier's Checks.....	\$5
Credit Union Checks (Over Three [3] per Month)	\$2
Duplicate/Interim Statements.....	\$5
Record Search — Member Request or Subpoena (per Hour, One [1] Hour Minimum)	\$30 + \$2 per Copy
Statement Balancing Assistance (per Hour, One [1] Hour Minimum)	\$30

WIRE TRANSFER

Incoming — Domestic and International	\$15
Outgoing — Domestic using Adelfi Online Banking	\$25
Outgoing — Domestic	\$33
Outgoing — International using Adelfi Online Banking	\$36
Outgoing — International.....	\$48
Wire Tracer.....	\$15

MISCELLANEOUS

Online Banking Same Day External Transfer	\$0.25 and 1% Transfer Amount (Max \$10.00)
Accounts Closed within 90 Days of Opening (Except Certificates)	\$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.)	\$50
Membership Fee ⁴	\$5
Temporary Checks (per 20)	\$3

ONLINE BANKING: BILL PAY

Monthly Maintenance Fee ²	\$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 Charged for ATM and POS transactions outside of the United States.

² An inactivity fee of \$5.95 may apply if no Bill Pay/External Bank Transfer transactions are initiated for six consecutive months.

³ Special collection on international checks deposited is not available.

⁴ For a limited time, Adelfi will pay the non-refundable \$5 membership fee.

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