

effective: 7/01/2022

# 2022 fee schedule

| SHARE ACCOUNT   | FEE AMOUNT |
|---|------------|
| ABANDONED PROPERTY ACCOUNT PROCESSING                 | \$50.00    |
| INACTIVE ACCOUNT (After 12 months)                    | \$5.00     |
| RETURNED DEPOSIT                                      | \$15.00    |
| STATEMENT COPY  | \$5.00     |
| SUPER SAVER EXCESS WITHDRAWAL (8 permitted per month) | \$5.00     |
| WIRE-IN   | \$5.00     |
| WIRE-MEMBER TO MEMBER - MORTGAGE PAYMENT              | \$10.00    |
| WIRE-OUT DOMESTIC                                     | \$20.00    |
| WIRE-OUT FOREIGN                                      | \$50.00    |

| SHARE DRAFT ACCOUNT   | FEE AMOUNT |
|---|------------|
| CERTIFIED DRAFT   | \$2.50     |
| COURTESY PAY (Including ACH/ Share Draft/ Debit/ ATM)       | \$28.00    |
| CREDIT UNION BRANDED CHECKS (One box per checking account)  | FREE       |
| NON-SUFFICIENT FUNDS (Including ACH and Share Draft Return) | \$28.00    |
| OVERDRAFT FROM SAVINGS                                      | \$4.00     |
| PER CHECK FOR DEPOSIT                                       | FREE       |
| PHOTO COPY OF SHARE DRAFT                                   | \$2.50     |
| STARTER CHECKS (48)   | FREE       |
| STOP PAYMENT (Per stop - 6-month expiration)                | \$25.00    |
| TEMPORARY CHECKS  | FREE       |

| ELECTRONIC SERVICES                               | FEE AMOUNT |
|---|------------|
| A2A (Inbound/Outbound)                            | FREE       |
| BILL PAY  | FREE       |
| BILL PAY EXPEDITED PAYMENT- CHECK                 | \$14.95    |
| BILL PAY EXPEDITED PAYMENT- ELECTRONIC (Same day) | \$9.95     |
| HOME BANKING                                      | FREE       |
| MEMBER TELEPHONE SYSTEM (MTS)                     | FREE       |
| MOBILE BANKING                                    | FREE       |
| ZELLE® (Person to Person Payments)                | FREE       |
| REMOTE CHECK DEPOSIT                              | FREE       |
| RETURNED CHECK (Per transaction)                  | \$28.00    |
| STOP PAYMENT                                      | \$25.00    |

| VISA PRODUCTS                                   | FEE AMOUNT  |
|---|---|
| ATM WITHDRAWAL                                  | FREE at owned (branch) ATM/10 Free at non-owned/ \$1.75 each transaction afterwards |
| FOREIGN CARD HOLDER AT OFFCU ATM                | \$3.00  |
| INTERNATIONAL VISA DR/CR FEE                    | 1.00%   |
| RETAIL TRANSACTION (Per transaction)            | \$20.00   |
| VISA- EXPEDITED REPLACEMENT CARD DELIVERY       | Varies  |
| VISA/ATM/DEBIT REPLACEMENT CARD (After 1X Free) | \$5.00  |
| VISA CASH ADVANCE                               | 2%, min \$3   |
| VISA CREDIT CARD ANNUAL FEE                     | FREE  |
| VISA CUSTOM CARD FEE                            | FREE  |
| VISA GIFT CARD- MEMBERS                         | \$4.00  |
| VISA GIFT CARD- NON MEMBERS                     | \$5.00  |
| VISA LATE PAYMENT                               | \$25.00   |

| SAFE DEPOSIT PRODUCTS (AT SEAFORD BRANCH ONLY) | FEE AMOUNT |
|--|------------|
| 3X5X1  | \$30.00    |
| 5X5X18   | \$40.00    |
| 5X10X18  | \$80.00    |
| 10X10X18                                       | \$150.00   |
| SAFE DEPOSIT KEY DEPOSIT                       | \$10.00    |
| SAFE DEPOSIT REPLACEMENT KEY                   | \$37.00    |
| SAFE DEPOSIT BOX BREAK IN FEE                  | \$250.00   |

| MISCELLANEOUS                      | FEE AMOUNT |
|------------------------------------|------------|
| ACCOUNT RESEARCH/RECONCILIATION    | FREE       |
| BOND REDEMPTION                    | FREE       |
| COIN MACHINE FEE - MEMBERS         | FREE       |
| COIN MACHINE FEE - NON-MEMBERS     | 15.00%     |
| HOME EQUITY SUBORDINATION FEE      | \$150.00   |
| LEGAL DOCUMENTATION/ LEGAL PROCESS | \$50.00    |
| NOTARY                             | FREE       |
| RETURN MAIL                        | \$3.00     |
| SIGNATURE GUARANTEE- MEMBERS ONLY  | FREE       |
| TELLER / OFFICIAL CHECK            | \$3.00     |