

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
COURTESY PAY FEE (Everyday/POS Debits/ ATM)	\$28.00
STANDARD OVERDRAFT FEE	\$28.00
CHECKS (One FREE box of credit union branded checks per checking account)	BASED ON CHOICE
NON-SUFFICIENT FUNDS (NSF) FEE (Multiple fees may result per transaction for returned items)	\$28.00
OVERDRAFT PROTECTION TRANSFER FROM SAVINGS	\$4.00
PER CHECK FOR DEPOSIT	FREE
PHOTO COPY OF SHARE DRAFT	\$2.50
STARTER CHECKS	FREE
STOP PAYMENT (Per stop - 6-month expiration)	\$25.00
TEMPORARY CHECKS	FREE

ELECTRONIC SERVICES	FEE AMOUNT
BILL PAY	FREE
BILL PAY EXPEDITED PAYMENT- CHECK	\$14.95
BILL PAY EXPEDITED PAYMENT- ELECTRONIC (Same day)	\$9.95
HOME BANKING	FREE
MOBILE BANKING	FREE
ONLINE LOAN PAYMENT (from another financial institution) 1X	\$7.99
ONLINE LOAN PAYMENT (from another financial institution) RECURRING	FREE
REMOTE CHECK DEPOSIT	FREE
RETURNED CHECK (Per transaction)	\$28.00
STOP PAYMENT	\$25.00
TRANSFER NOW (Account to Account)	FREE
ZELLE® (Person to Person Payments)*	FREE

*Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. The recipient must have a bank account in the U.S. to use Zelle.

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)	\$7.99
VISA/ATM/DEBIT REPLACEMENT CARD	\$5.00 after 1 st free/year
VISA- EXPEDITED REPLACEMENT CARD DELIVERY	Varies
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

FEES SUBJECT TO CHANGE WITHOUT NOTICE

effective: 1/6/25