
Ministry and Business Account Information and Fee Schedule

Effective January 1, 2024



Better banking. Higher purpose.

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

www.adelfibanking.com

USA	800.921.1130
Local	714.671.5700
International	714.671.5705
Fax	714.671.5789
Email	ministry@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.

Ministry and Business Account Information and Fee Schedule

ACCOUNT INFORMATION

Accounts are subject to agreement, terms, and conditions contained in Adelfi's Account Agreement and Disclosures; see the "Product Information and Disclosures" section for detailed product information. Dividend rates and corresponding Annual Percentage Yields (APY) are published on the Dividend Rate Schedule.

CHECKING

Product Name	Description	Minimum Opening Deposit	Monthly Maintenance Fee	Requirements to Waive Monthly Fee	Transactions
Standard Checking	Ideal checking account for organizations with low to moderate transaction levels.	\$200	<p>\$12</p> <p>Monthly fee includes:</p> <ul style="list-style-type: none"> Up to \$5,000 cash/coin deposited Visa® Business check card and a total of up to 300 of the following transactions: Checks paid Checks deposited Deposits¹ Electronic debits or credits² Point of sale withdrawals³ Remote deposit capture (RDC) items 	<p>\$2,500 Minimum Balance, \$7,500 Average Daily Balance or \$50,000 minimum combined relationship balance⁴</p> <p>OR</p> <p>4 Point of Sale Transactions per Month using the Account's Visa® Business Check Card(s)</p>	<p>\$0.30 per Transaction Over 300</p> <p>\$0.30 per \$100 Over \$5,000 Cash/Coin Deposited</p>
Analyzed Checking	Uses account balances to offset activity charges.	\$200	\$19.50	An earnings allowance may offset activity and maintenance fees	See Analyzed Fees on following pages

SAVINGS

Product Name	Description	Minimum Opening Deposit	Monthly Maintenance Fee	Requirements to Waive Monthly Fee	Withdrawals
Money Market Maximizer ⁵	Maximum earning power on higher balances and easy access to funds by check.	\$25,000	\$20	\$25,000 Minimum Daily Balance	6 Free per Month \$15 each Additional
Reserve Savings ⁶	Savings with quarterly bonus if balances increase	\$500	None	N/A	3 Free per Month \$10 each Additional
Insured Money Market Reserve	For organizations that require additional deposit insurance	\$25,000	None	N/A	No restrictions ⁸
Insured Money Market Reserve with Sweep	Same as above with target balance ⁷	\$25,000	None	N/A	Sweep Transfers Only ^{7,8}

CERTIFICATES

Product Name	Details	Minimum Opening Balance	Withdrawals
Corporate Certificate	Terms available from six months to five years. Incoming wire fees are refunded for inbound funds invested in certificates.	\$1,000	Restricted Withdrawals. Early withdrawal penalties apply.

¹ ATM deposits and transfers completed by Adelfi staff count as a deposit. There is no charge for transfers performed using Adelfi online banking.

² Electronic debits/credits include ACH received items and point of sale transactions.

³ Point of sale withdrawals do not include ATM transactions.

⁴ Combined Balances includes Minimum Daily Balance of all checking, savings, and certificate accounts which have the same tax reported owner (personal accounts excluded). Accounts closed prior to month end will not have balances included in calculation.

⁵ An account closing fee of \$50 will be charged if the account is closed within twelve months.

⁶ Every quarter in which the account holding organization increases its balance, a growth bonus of up to 10 percent of the quarterly dividends will be paid to the account on the first business day of the following quarter. To achieve the maximum bonus, the balance in the account must grow by 2.5 percent or more. The actual bonus the account-holding organization receives will be four (4) times the growth percentage of the account balance within the quarter, multiplied by the dividends paid in the account over the course of the quarter, subject to the 10 percent maximum cap. (Example: 2.5 percent growth in dollars x 4 = 10 percent bonus, or 1.5 percent growth in dollars x 4 = 6 percent bonus.) Dividends are accrued daily and paid quarterly.

⁷ Target Balance is a predetermined balance that is required before any automatic transfer is performed.

⁸ Products are subject to agreement, terms, and conditions contained in Adelfi's *Insured Money Market Reserve Terms and Conditions* and *Insured Money Market Reserve with Sweep Terms and Conditions*.

Ministry and Business Account Information and Fee Schedule

SERVICES AND FEES

ACCOUNT SERVICES AND MISCELLANEOUS	Non-Analyzed	Analyzed
Automatic Overdraft Transfer from Deposit or Loan Account	\$10	\$10
Check Retrieval by Photocopy	\$2	\$2
Check Images on CD (per account, per month)	\$25	\$25
Deposit Adjustment Fee (per item)	\$1.50	\$1.50
Deposited Item Returned	\$25	\$25
Non-Sufficient Funds (NSF) (per item)	\$27	\$27
Photocopies	\$5	\$5
Recurring Automatic Funds Transfer (between Adelfi accounts) Presented Against NSF	\$20	\$20
Stop Payment/ Revoke Preauthorized Debit (per item, series, or renewal)	\$25	\$25
Accounts Closed within 90 Days of Opening (except Certificates)	\$15	\$15
Certificate Early Withdrawal Processing Fee	\$25	\$25
Legal Process (Attachments, Executions, Tax Levies, etc.)	\$100	\$100
Membership Fee	\$25	\$25
Transfer to Another Adelfi Member - Phone/Fax/Email (per transfer)	\$5	\$5
Transfer to Another Adelfi Member - Online (per transfer)	\$0	\$0
Online Banking Same Day External Transfer	\$0.25 and 1% Transfer Amt (Max \$10)	\$0.25 and 1% Transfer Amt (Max \$10)
Cash Order	\$4	\$4
Cash/Coin Deposited (per \$100)	\$0.15	\$0.15
Coin Furnished (per roll)	\$0.12	\$0.12
Currency Furnished (Per \$100)	\$0.13	\$0.13
Zero Balance Account (ZBA) Fee	N/A	\$10

INTERNATIONAL ITEMS	Non-Analyzed	Analyzed
Incoming Collection Letter	\$10	\$10
International Check Deposited ¹	\$10	\$10

TELLER SERVICES	Non-Analyzed	Analyzed
Cashier's Check	\$10	\$10
Credit Union Checks	\$10	\$10
Duplicate/Interim Statement	\$5	\$5
Record Search - Member Request or Subpoena ² (per hour, one hour minimum)	\$30	\$30
Verification of Deposit	\$20	\$20
Manual Deposit Fee ³ (per check)	\$10	\$10

ONLINE BANKING ACCOUNT RECONCILIATION SERVICES	Non-Analyzed	Analyzed
Comma Separated Values (CSV)	No Charge	No Charge
Electronic Account Reconciliation (per month) ⁴	\$7.95	\$7.95

INFORMATION REPORTING	Non-Analyzed	Analyzed
Monthly Maintenance Fee ⁵	\$20	\$20
Monthly Reporting Fee (per report ⁶)	\$5	\$5
BAI2 Export Fee ⁷	\$50	\$50
Reporting for Additional Accounts (over 20 accounts, in increments of 20 accounts)	\$20	\$20

WIRE TRANSFER	Non-Analyzed	Analyzed
Online Banking Wire Maintenance Fee (months with wire activity only)	\$12	\$12
Incoming - Domestic and International	\$15	\$15
Outgoing - Domestic using Online Banking	\$24.75	\$24.75
Outgoing - Domestic	\$33	\$33
Outgoing - International using Online Banking	\$36	\$36
Outgoing - International	\$48	\$48
Wire Tracer	\$25	\$25

AUTOMATED CLEARING HOUSE (ACH) SERVICES	Non-Analyzed	Analyzed
ACH Origination: One Time Setup	\$100	\$100
ACH Origination: Monthly Maintenance Fee	\$22.50	\$22.50
ACH Origination: File Fee	\$5.95	\$5.95
ACH Origination: Entry Fee (per entry)	\$0.18	\$0.18
NACHA File Upload: One Time Setup	\$100	\$100
NACHA File Upload: Monthly Maintenance Fee ⁸	\$35	\$35
NACHA File Upload: File Fee	\$9.95	\$9.95
NACHA File Upload: Entry Fee (per entry)	\$0.10	\$0.10
Special Handling: ACH Returned Item	\$7.50	\$7.50
Special Handling Fee: ACH Notification of Change	\$3	\$3
Extended Deadline / Late File Delivery	\$25	\$25

REMOTE DEPOSIT SERVICES - REMOTE DEPOSIT CAPTURE (RDC)	Non-Analyzed	Analyzed
Check Deposited Fee (per check) RDC Check Deposited	See product ⁹	\$0.09
One-Time Setup - Process Review and Implementation	\$150	\$150
One-Time Setup - Additional Scanner Servicing ¹⁰	\$75	\$75

REMOTE DEPOSIT SERVICES - IMAGE FILE DEPOSIT (IFD)	Non-Analyzed	Analyzed
Monthly Maintenance Fee (per account)	\$45	\$45
Check Deposited Fee - Per File	\$2.50	\$2.50
Check Deposited Fee - Per Check Deposited	\$0.08	\$0.08
One-Time Setup	\$99	\$99

RDC EQUIPMENT	Non-Analyzed	Analyzed
Scanner Rental Fee (per month) ¹⁰	\$15	\$15
Scanner Purchase - Cost quoted during consultation. This fee is not covered by earnings credit on Analyzed accounts. ¹⁰	TBD	TBD

BILL PAY	Non-Analyzed	Analyzed
Monthly Maintenance Fee	\$14	\$14
Transaction Fee (per payment) Over 25 Payments per Month	\$0.45	\$0.45
Expedited Payment Fee - Overnight	\$19.95	\$19.95
Expedited Payment Fee - 2nd Day	\$14.95	\$14.95
Expedited Payment Fee - 2nd Day, Electronic	\$4.95	\$4.95

POSITIVE PAY	Non-Analyzed	Analyzed
Monthly Maintenance (per account)	\$40	\$40
Per Exception Item	\$2	\$2
Per Exception Returned	\$10	\$10

SERVICES AND FEES (Continued)

ACH BLOCKS AND FILTERS	Non-Analyzed	Analyzed
Monthly Maintenance (per account)	\$25	\$25
Monthly Maintenance with Positive Pay (per account)	\$15	\$15

VISA BUSINESS CHECK CARD – ATM/DEBIT CARD FEES	Non-Analyzed	Analyzed
Domestic ATM Withdrawals (over four per month)	\$3.50	\$3.50
International ATM Withdrawal	\$5	\$5
Domestic Over-the-Counter Withdrawal	No Charge	No Charge
International Over-the-Counter Withdrawal	\$5	\$5
ATM Deposit	\$1.35	\$1.35
VISA International Transaction ¹¹	3% of Transaction Amount	3% of Transaction Amount
Card/PIN Replacement	\$5	\$5
Rush Shipping – Domestic	\$25	\$25
Rush Shipping – International	\$60	\$60

DEPOSIT AND WITHDRAWAL FEES

Note: The below fees do not apply to non-analyzed accounts.

DEPOSIT FEES	
Banking Center or Assisted Transfer	\$1.35
Courier-Vault	\$10
Domestic Check Deposited	\$0.14
Loose Coin Deposited	\$5
Electronic Credit ¹²	\$0.14
Other Deposits (e.g., cash letter, other credits)	\$1.15
Negative Collected Balance Fee	WSJ prime rate +2.75 charged on daily negative collected balances

WITHDRAWAL FEES	
Check Paid	\$0.19
Electronic Debit ¹²	\$0.14

¹ Special collection on international checks deposited is not available.

² Plus \$2 per copy.

³ Manual deposits are physical checks that are processed in person by staff and not through Electronic, Mobile Remote Deposit Capture, Remote Deposit Capture, ATM or Shared Branch Network. This fee does not apply to International Checks Deposited.

⁴ Fee is charged when Quicken® (QFX) or QuickBooks® (QBO) file is downloaded by any person or software.

⁵ Includes Information Reporting services for up to 20 accounts and the Cash Position report.

⁶ Reports include Account Balances and Activity, Checks Paid Report, Electronic Transactions Report, and Wire Transfer Report.

⁷ Includes BAI2 export capability and access to all Information Reporting online.

⁸ This monthly maintenance fee will be assessed in a month where activity is associated with both processing methods.

⁹ Refer to account information for Standard Checking Account – Transactions section.

¹⁰ Scanners are the property of Adelfi and are provided for member use, either to be purchased or for a monthly fee. Unreturned rented scanners may incur a fee of up to \$750.

¹¹ Charged for ATM withdrawals, Over the Counter, and point of sale transactions outside of the United States.

¹² Electronic debits/credits include ACH received items and point of sale transactions.