



Fee Schedule

Effective 9/15/2017

Shares	
Maintenance Fee	\$5.00/month (Waived if monthly aggregate share balances greater than \$250; positive Del-One loan balance that is current; transaction completed during the month; or age 18 or under.)
WINcentive Savings	1 st withdrawal = \$10 2 nd withdrawal = \$25 3 rd withdrawal = account closure required (no penalty); all entries forfeited After member has reached their 12 month anniversary date from acct opening, member is permitted to make one penalty-free withdrawal from acct during anniversary month
Money Market	
Low Balance Fee	\$5.00/month (minimum balance of \$5,000 to avoid fee)
Vacation & Christmas Club	
Excess Withdrawal Fee	\$2.00/withdrawal (over 2 per year)
Share Drafts (Checking)	
NSF Fee (non-sufficient funds)	\$25.00 each
Paid NSF (courtesy pay)	\$25.00 each (per covered transaction)
Automatic Overdraft Transfer	\$2.00 each
Check Order Fee	1 st box is free (select styles – consumer only) Cost for additional boxes will vary based on style selected Free to members 50 years of age and older (select styles)
Loans	
Lien Fee	\$25.00
Pay by Phone Fee	\$5.00
Refinance Fee	1% of amount financed (Refinance fee is only charged if the rate decreases due to the refinance of any Del-One loan.)
Unsecured Loans	
Late Payment Fee	20% of interest due after 5 days
Secured Auto Loans	
Late Payment Fee	Lesser of \$15.00 or 5% if the total amount of the payment is not paid in full after 10 days
Variable & Fixed Rate Home Equity	
Late Payment Fee	20% of interest due after 15 days
Application Fee	\$200 (non-refundable) applicable to all applicants
Closing Cost*	\$310 *Closing costs waived for loan amounts of \$50,000 or more in “new” money.
Variable Rate Home Equity Line of Credit	
Over Limit Fee	\$30.00
Payday Alternative	
Application Fee	\$20.00
Visa Check Card/ATM	
Foreign ATM Fees –	\$1.00 each (waived for DE WaWa, DE Royal Farms & DE 7-Eleven ATMs)
Replacement Card	\$5.00 each
International Transaction Fee	1% of purchase

VISA Gift Cards	
Purchase Fee	\$3.50 – See card disclosure for additional fees.
Reloadable Debit Cards	
Purchase Fee	\$5.00 – See card disclosure for additional fees.
Miscellaneous	
Statement Copy	\$1.00 per page
Return Statement Fee	\$2.00 (for each undeliverable statement)
Research/Reconciliation Fee	\$10.00 per hour (if other than CU error)
Draft/Check Copy	\$3.00 each
Dishonored Deposit	\$25.00 each
Stop Payment	\$25.00 each (maximum charge when drafts are consecutive)
NSF Fee (non-sufficient funds)	\$25.00 each
Incoming Wire Transfer	\$6.00 each
Outgoing Wire Transfer	\$12.00 each
Money Orders	\$2.00 each
Certified Check to Third Party	\$3.00 per check
Dormant Account Fee	\$5.00/month (No transactions within the last 12 months. Other conditions may apply.)
Online Banking	
Online Account Access/ Bill Pay	NO CHARGE
Overnight Checks	\$14.95
Same Day Pay	\$9.95
Pop Money	NO CHARGE
Safe Deposit Box	
Box Size	Annual Rent
3X5	\$30.00 (Milford, Smyrna & West Dover locations only)
5X5	\$45.00 (Milford & Smyrna locations only)
3X10	\$50.00
5X10	\$65.00
10X10	\$120.00 (West Dover & Wilmington locations only)
Lost Key/Drill Fee	\$150.00
VISA	
Penalty Rate	18%
Late Payment Fee	Up to \$35.00 but not greater than minimum payment due amount
Returned Check/Payment Fee	Up to \$35.00 but not greater than minimum payment due amount
Balance Transfer Fee	none
Returned Balance Transfer Fee	\$10.00 per item
Statement Copy Fee	\$1.00 each page
Cash Advance Fee	2% of each amount (\$5 minimum/\$35 maximum)
Business Checking	
Monthly Maintenance	
For-profit companies	\$10.00 per month (minimum balance of \$1,000 to avoid fee)
Non-profit companies	FREE
Dishonored Deposit	\$5.00 each
Checks Paid/Deposited	First 300 items free, then \$0.30 each (Deposited items include all deposits to the member number regardless of share type.)
Coins Deposited	\$0.10 per roll (no charge when using coin machine)
Overdraft Transfer	\$2.00 per item
Cash Deposit Fee (if cash and coin is > than \$2,500)	Greater of 1% of amount deposited or \$50 per employee, per hour. (Fee waived if \$5,000 on deposit in a Del-One checking account.)