



## Fee Schedule

Effective 8/1/2018

<b>Shares</b>	
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.)
<b>WINcentive Savings</b>	
Withdrawal Fee	1 <sup>st</sup> withdrawal = \$10 2 <sup>nd</sup> withdrawal = \$25 3 <sup>rd</sup> withdrawal = account closure required (no penalty); all entries forfeited After member has reached their 12 month anniversary date from account opening, member is permitted to make one penalty-free withdrawal from account during anniversary month.
<b>Money Market</b>	
Low Balance Fee	\$5.00/month (minimum balance of \$5,000 to avoid fee)
<b>Vacation &amp; Christmas Club</b>	
Excess Withdrawal Fee	\$2.00/withdrawal (over 2 per year)
<b>Checking</b>	
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 <sup>st</sup> 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)
<b>Loan</b>	
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.)
<b>Unsecured Loan</b>	
Late Payment Fee	20% of interest due after 5 days
<b>Secured Auto Loan</b>	
Late Payment Fee	Lesser of \$15.00 or 5% if the total amount of the payment is not paid in full after 10 days
<b>Variable &amp; Fixed Rate Home Equity</b>	
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.
<b>Variable Rate Home Equity Line of Credit</b>	
Over Limit Fee	\$30.00
<b>Payday Alternative</b>	
Application Fee	\$20.00
<b>Visa Credit Card</b>	
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)
<b>Miscellaneous</b>	
Excessive Transfer/Withdrawal Fee (applies to Shares, Christmas/Vacation Clubs, and Money Market)	\$10 each (in excess of 6 per month)
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 Order	\$2.00 each
Certified Check (Payable to Third Party)	\$3.00 per check
Dormant Account Fee	\$5.00/month (No transactions within the last 12 months. Other conditions may apply.)
<b>Visa Debit Card/ATM</b>	
Foreign ATM Fee	\$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
<b>Visa Gift Card</b>	
Purchase Fee	\$3.50 – See card disclosure for additional fees.
<b>Visa Reloadable Debit Card</b>	
Purchase Fee	\$5.00 – See card disclosure for additional fees.
<b>Online Banking</b>	
Online Account Access/ Bill Pay	NO CHARGE
Overnight Check	\$14.95
Same Day Pay	\$9.95
Popmoney®	NO CHARGE
<b>Safe Deposit Box</b>	
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 location only)
Lost Key/Drill Fee	\$150.00
<b>Business Checking</b>	
Maintenance Fee	
Business Checking	\$10.00 per month (minimum balance of \$1,000 to avoid fee)
Non-Profit Business Checking	FREE
Dishonored Deposit	\$5.00 each
Check Paid/Deposited	First 300 items free, then \$0.30 each (Deposited items include all deposits to the member number regardless of share type.)
Coin 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.)