



## Schedule of Fees and Charges

Effective 4/1/2022

<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	\$5.00/withdrawal (over 2 per year)
<b>Checking</b>	
Non-sufficient Funds (Paid or Returned)	\$25.00 each time a check, ACH, recurring debit card transaction, or debit transfer is presented, or payment is otherwise requested
Automatic Overdraft Transfer	\$5.00 each
<b>Loans</b>	
Lien Fee	\$25.00
Pay by Debit Card Fee	\$10.00 (in branch or by phone) NO CHARGE (online)
Pay by ACH Fee	\$10.00 (in branch or by phone) NO CHARGE (online or recurring)
<b>Variable &amp; Fixed Rate Home Equity</b>	
Application Fee	\$200 (non-refundable) applicable to all applicants
<b>Variable Rate Home Equity Line of Credit</b>	
Over Limit Fee	\$30.00
<b>Payday Alternative Loan</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	3% of each amount (\$10 minimum/\$35 maximum)
<b>Miscellaneous</b>	
Statement Copy/ Account History Print	\$1.00 per page
Paper Statement Fee	\$1.00 per month
Return Statement Fee	\$10.00 (for each undeliverable statement)
Research/Reconciliation Fee	\$20.00 per hour (if other than CU error), minimum 1 hour
Draft/Check Copy	\$3.00 each
Dishonored Deposit	\$25.00 each
Stop Payment	\$25.00 each (maximum charge when drafts are consecutive)

Non-sufficient Funds (Paid or Returned)	\$25.00 each time a check, ACH, recurring debit card transaction, or debit transfer is presented, or payment is otherwise requested
Incoming Wire Transfer	\$10.00 each
Outgoing Wire Transfer	\$25.00 each
Official Check (Payable to Third Party)	\$3.00 per check
Dormant Account Fee	\$10.00/month (No transactions within the last 12 months. Other conditions may apply)
Money Orders	\$2.00 each (max amt for issue per money order \$1000)
Foreign Cash Advance Fee	\$10.00
<b>Visa Debit Card/ATM</b>	
Foreign ATM Fee	\$3.00 each
Replacement Card	\$20.00 each (1 free replacement per year)
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
Person to Person (P2P) Payments	NO CHARGE
<b>Safe Deposit Boxes</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>	
<b>Maintenance Fees</b>	
Business Checking	\$10.00 per month (minimum balance of \$1,000 to avoid fee)
Non-Profit Business Checking	FREE
Dishonored Deposit	\$25.00 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.)
Overdraft Transfer	\$5.00 per item