



# Schedule of Fees and Charges - Consumer

Effective 5/1/2026

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	
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.
Money Market	
Low Balance Fee	\$5.00/month (minimum balance of \$5,000 to avoid fee)
Vacation & Christmas Club	
Excess Withdrawal Fee	\$5.00/withdrawal (over 2 per year)
Checking	
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	\$3.00 each
Loans	
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)
Payday Alternative Loan (CashPlease)	
Application Fee	\$20.00
Miscellaneous	
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
Return Deposit Item <sup>1</sup>	\$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
Inactive/Dormant Account Fee	\$10.00/month (No transactions within the last 12 months from the date of last transaction. Other conditions may apply)



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<b>Money Orders</b>	\$2.00 each (max amt for issue per money order \$1,000)
<b>Foreign Cash Advance Fee (non-Del-One card)</b>	\$10.00
<b>Non-Member Check Cashing Fee</b>	\$7.00 per item
<b>Visa Debit Card/ATM</b>	
<b>Foreign ATM Fee</b>	\$3.00 each
<b>Replacement Card</b>	\$10.00 each (1 free replacement per year)
<b>International Transaction Fee</b>	1% of purchase
<b>Visa Gift Card</b>	
<b>Purchase Fee</b>	\$3.50 – See card disclosure for additional fees
<b>Online Banking</b>	
<b>Online Account Access/Bill Pay</b>	NO CHARGE
<b>Overnight Check</b>	\$14.95
<b>Same Day Pay</b>	\$9.95
<b>Person to Person(P2P) Payments</b>	NO CHARGE
<b>Safe Deposit Box</b>	
<b>Box Size</b>	Annual Rent
<b>3X5</b>	\$30.00 (Milford, Smyrna & West Dover locations only)
<b>5X5</b>	\$45.00 (Milford & Smyrna locations only)
<b>3X10</b>	\$50.00 (Milford, Smyrna & West Dover locations only)
<b>5X10</b>	\$65.00 (Milford, Smyrna & West Dover locations only)
<b>10X10</b>	\$120.00 (West Dover location only)
<b>Lost Key/Drill Fee</b>	\$150.00

<sup>1</sup>Fee is imposed when a deposit item is returned if one or more of the following applies: an item from the same originator has been returned within the last six (6) months; the item is unsigned by the originator; the item is dated more than six (6) months prior to the date of deposit; the numerical and written amounts do not agree; the item contains an obvious alteration; the originator and depositor are the same