

BANKING SERVICES AND FEES

Effective August 29, 2022

ACTIVITY STATEMENT (a.k.a. "history")	\$5.00	OVERDRAFTED ACCOUNT^{4,6}	
ATM/DEBIT CARD		ACH, check, draft, electronic presentment	\$35.00
All ATM and POS transactions	FREE	OVERDRAFT PROTECTION (enrollment required)	
ATM surcharge	rebated monthly up to 4	Sweep transfer from deposit account	\$5.00
Replacement ATM/Debit Card	\$10.00	PERSONALIZED CHECKS⁶	price based on style
Expedited Delivery ATM/Debit Card	\$20.00	RESEARCH (1/2 hour minimum)	
CASHIER'S CHECK (account holders only)		15-minute increments	\$6.25
Payable to an account holder	FREE	REGULATED PLANS (IRA and Coverdell ESA)	
Payable to third parties	\$5.00	Annual Plan Administration	FREE
Replacement (2 weeks to 90-day waiting period)	\$10.00	Trustee Transfer	FREE
DEPOSIT ADJUSTMENT	\$10.00	RETURNS	
DORMANT ACCOUNT^{1,6}	up to \$20.00	Returned deposited/cashed item (drawn by a 3 rd party)	\$10.00
DUPLICATE FORMS AND DOCUMENTS		Returned deposited/cashed item (drawn by account holder)	\$35.00
Check image in excess of 24 per year	\$2.00	Returned international collection item	up to \$50.00
Statement, tax form, plan, or other documents	\$5.00	Returned mail (per item)	\$3.00
EARLY CLOSEOUT^{2,6}	\$25.00	Returned Safe Deposit Box rental	\$35.00
EXCESS TRANSACTION³ (Savings & Money Market)	\$25.00	SAFE DEPOSIT BOXES⁵	
INTERNATIONAL ITEM NEGOTIATION	price varies, contact branch	Drilling	at cost
Note: Please allow up to three weeks for provisional credit		Lost/duplicate key	\$30.00
LEGAL PROCESS		Rental	price based on box size
Account subject to legal proceeding	\$100.00	SAVINGS BOND REDEMPTION	
IRS audit confirmation – certified notice	\$10.00	US Series E, I, or EE	FREE
Tax levy	\$100.00	STATEMENT RECONCILIATION (1 hour minimum)	per hour \$25.00
Writ of Execution/Garnishment/Attachment	\$150.00	STOP PAYMENT	
NIGHT DEPOSITORY SERVICES		ACH, electronic presentment revocation	FREE
Lock bag purchase fee	at cost	Check ⁶ , draft	\$35.00
Night repository access key	\$10.00	Lost/stolen, unsigned/blank checks	FREE
NON-CUSTOMER ON-US CHECK CASHING⁶	\$10.00	One-time ACH, electronic presentment	\$35.00
NON-SUFFICIENT FUNDS^{4,6}		Online Banking Bill Payment	FREE
ACH, check, draft, electronic presentment	\$35.00	TELEPHONE TRANSFER	\$10.00
NOTARY SERVICE		UNCOLLECTED FUNDS⁶	
Account holder	FREE	ACH, check, draft, electronic presentment	\$35.00
Non-customer	per original notarial act \$10.00	VERIFICATION (Deposit or Mortgage)	FREE
ONLINE/MOBILE BANKING AND BILL PAYMENT		WIRE TRANSFER (account holders only)	
Financial Management/Budgeting Tool	FREE	Incoming	FREE
Gift Check ⁶	\$2.99	Outgoing domestic	\$30.00

¹ As determined by Maryland law.

² If new savings, checking, or money market account is closed within 180 days.

³ Applies to transactions in excess of monthly account limitations. Refer to Truth in Savings Disclosure.

⁴ NSF/Overdraft fee will be charged per item, and per each re-presentment, for covering NSF/overdrafts created by check or draft, in person withdrawal, ATM withdrawal, or other electronic means.

⁵ Safe Deposit Boxes are not FDIC insured. Rental prices subject to change, contact branch for pricing.

⁶ Service or Fee is not applicable to Everyday Checkless Banking Account

Rosedale Federal reserves the right to limit quantities.

Visit us at rosedalefederal.com or call 410.668.4400