

CONSUMER BANKING SERVICES AND FEES

Effective September 1, 2023

ACTIVITY STATEMENT (a.k.a. "history")	\$5.00	OVERDRAFT TRANSFER FEE (enrollment required; maximum one fee charged per day, per linked account)	
ATM/DEBIT CARD		Automatic transfer from linked deposit account	\$2.50
All ATM and POS transactions	FREE	Automatic transfer from linked line ⁷	\$2.50
ATM surcharge	rebated monthly up to 4	PERSONALIZED CHECKS⁶	price based on style
Replacement ATM/Debit Card	\$10.00	RESEARCH	
Expedited Delivery ATM/Debit Card	\$20.00	15-minute increments (1/2-hour minimum)	\$6.25
CASHIER'S CHECK (account holders only)		REGULATED PLANS (IRA and Coverdell ESA)	
Payable to an account holder	FREE	Annual Plan Administration	FREE
Payable to third parties	\$5.00	Trustee Transfer	FREE
Replacement (2 weeks to 90-day waiting period)	\$10.00	RETURNS	
DEPOSIT ADJUSTMENT	\$10.00	Returned deposited/cashed item (drawn by a 3 rd party)	\$10.00
DIGITAL BANKING AND BILL PAYMENT		Returned deposited/cashed item (drawn by account holder)	\$35.00
Financial Management/Budgeting Tool/Credit Monitoring	FREE	Returned international collection item	up to \$50.00
Gift Check ⁶	\$2.99	Returned mail (per item)	\$3.00
Mobile deposits	FREE	Returned Safe Deposit Box rental	\$35.00
DORMANT ACCOUNT^{1, 6}	up to \$20.00	SAFE DEPOSIT BOXES⁵	
DUPLICATE FORMS AND DOCUMENTS		Drilling	at cost
Check image in excess of 24 per year	\$2.00	Lost/duplicate key	\$30.00
Statement, tax form, plan, or other documents	\$5.00	Rental	price based on box size
EARLY CLOSEOUT^{2, 6}	\$25.00	SAVINGS BOND REDEMPTION	
EXCESS TRANSACTION³ (Savings & Money Market)	\$25.00	US Series E, I, or EE	FREE
INTERNATIONAL ITEM NEGOTIATION	price varies, contact branch	STATEMENT RECONCILIATION (1-hour minimum)	per hour \$25.00
Note: Please allow up to three weeks for provisional credit		STOP PAYMENT	
LEGAL PROCESS		ACH, electronic presentment revocation	FREE
Account subject to legal proceeding	\$100.00	Check ⁶ , draft via branch or Call Center staff	\$35.00
IRS audit confirmation – certified notice	\$10.00	Check ⁶ , draft self-serve via Digital Banking	FREE
Tax levy	\$100.00	Lost/stolen, unsigned/blank checks	FREE
Writ of Execution/Garnishment/Attachment	\$150.00	One-time ACH, electronic presentment	\$35.00
NON-CUSTOMER ON-US CHECK CASHING⁶	\$10.00	Online Banking Bill Payment	FREE
NON-SUFFICIENT FUNDS^{4, 6}		TELEPHONE TRANSFER	\$10.00
ACH, check, draft, electronic presentment	\$35.00	UNCOLLECTED FUNDS^{4, 6}	
NOTARY SERVICE		ACH, check, draft, electronic presentment	\$35.00
Account holder	FREE	VERIFICATION (Deposit or Mortgage)	FREE
Non-customer	per original notarial act \$10.00	WIRE TRANSFER (account holders only)	
OVERDRAFTED ACCOUNT^{4, 6}		Incoming	FREE
ACH, check, draft, electronic presentment	\$35.00	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 unique item, and not for each re-presentment, for covering NSF/overdrafts created by check or draft, in-person or 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.

⁷ Credit limits and interest charges apply; subject to checking account eligibility.

Rosedale Federal reserves the right to limit quantities.

Visit us at [rosedalefederal.com](https://www.rosedalefederal.com) or call 410.668.4400