
Ministry and Business Account Information and Fee Schedule

Effective January 01, 2022



Better banking. Higher purpose.

P.O. Box 2400
Brea, CA 92822-2400

www.adelfibanking.com

USA	800.921.1130
Local	714.671.5700
International	714.671.5705
Fax	714.671.5775
Email	ministry@adelfibanking.com
Call Center Hours	6:30 a.m. - 4:30 p.m. (PT)

After hours, please leave a detailed message of how we can reach you worldwide.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration (NCUA), a U.S. Government Agency.

Ministry and Business Account Information and Fee Schedule

CHECKING

Account Name	General Product Information	Minimum Opening Deposit	Monthly Maintenance Fee	Requirements to Waive Monthly Fee	Transactions
Small Ministry	Designed for small organizations with low monthly account activity.	\$200	<p style="text-align: center;">\$10</p> <p>Monthly fee includes:</p> <ul style="list-style-type: none"> • Up to \$5,000 cash/coin deposited • Visa® Business check card <p>And, a total of up to 150 of the following transactions:</p> <ul style="list-style-type: none"> • Checks paid • Checks deposited • Deposits¹ • Electronic debits or credits² • Point of sale withdrawals³ • Remote deposit capture (RDC) items 	<p>\$5,000 Minimum Balance or \$7,500 Average Daily Balance</p> <p style="text-align: center;">OR</p> <p>4 Point of Sale Transactions per Month using the Account's Visa® Business Check Card(s)</p>	<p>\$0.30 per Transaction Over 150</p> <p>\$0.30 per \$100 Over \$5,000 Cash/Coin Deposited</p>
Ministry	Designed for medium sized organizations with higher balances or monthly account activity.	\$200	<p style="text-align: center;">\$20</p> <p>Monthly fee includes:</p> <ul style="list-style-type: none"> • Up to \$10,000 cash/coin deposited • Visa® Business check card <p>And, a total of up to 300 of the following transactions:</p> <ul style="list-style-type: none"> • Checks paid • Checks deposited • Deposits¹ • Electronic debits or credits² • Point of sale withdrawals³ • Remote deposit capture (RDC) items 	<p>\$20,000 Minimum Balance, or \$25,000 Average Daily Balance, or \$50,000 Minimum Combined Balance⁴</p> <p style="text-align: center;">OR</p> <p>6 Point of Sale Transactions per Month using the Account's Visa® Business Check Card(s)</p>	<p>\$0.30 per Transaction Over 300</p> <p>\$0.30 per \$100 Over \$10,000 Cash/Coin Deposited</p>
Business Checking	Ideal checking account for growing businesses with low to moderate transaction levels.	\$200	<p style="text-align: center;">\$10</p> <p>Monthly fee includes:</p> <ul style="list-style-type: none"> • Up to \$5,000 cash/coin deposited • Visa® Business check card <p>And, a total of up to 150 of the following transactions:</p> <ul style="list-style-type: none"> • Checks paid • Checks deposited • Deposits¹ • Electronic debits or credits² • Point of sale withdrawals³ • Remote deposit capture (RDC) items 	<p>\$5,000 Minimum Balance or \$7,500 Average Daily Balance</p> <p style="text-align: center;">OR</p> <p>4 Point of Sale Transactions per Month using the Account's Visa® Business Check Card(s)</p>	<p>\$0.30 per Transaction Over 150</p> <p>\$0.30 per \$100 Over \$5,000 Cash/Coin Deposited</p>
FACTS	Exclusively for schools who utilize FACTS Management Company.	\$0	No Charge	N/A	No Charge
Analyzed	Uses account balances to offset activity charges.	\$200	\$15	An earnings allowance may offset activity and maintenance fees.	See "Analyzed Accounts" section under Services and Fees on reverse side.
Ministry Bonus SM	Our highest yielding analyzed account designed to reward organizations who maintain multiple services with Adelfi.	\$200	\$12		
Zero Balance (ZBA)	For organizations with multiple departments, field offices, organizations, or to separate an account.	\$200	<p>Analyzed Checking: \$30 Master, \$25 Sub</p> <p>Ministry BonusSM Checking: \$27 Master, \$22.50 Sub</p>		
Ministry Bonus SM Sweep	For organizations with a need for automatically investing excess cash in an overnight high-yield investment account. This account is linked to the Ministry Bonus SM Investment Account.	\$200	\$50		

¹ ATM deposits and transfers completed by Adelfi staff count as a deposit. There is no charge for transfers performed using Adelfi online banking.

² Electronic debits/credits include ACH received items and point of sale transactions.

³ Point of sale withdrawals do not include ATM transactions.

⁴ Combined Balances includes Minimum Daily Balance of all checking, savings, and certificate accounts which have the same tax reported which has the same tax owner (personal accounts excluded).

Ministry and Business Account Information and Fee Schedule

SAVINGS

Account Name	General Product Information	Minimum Opening Deposit	Monthly Maintenance Fee	Requirements to Waive Monthly Fee	Withdrawals
Ministry/Business Savings	Easy access to basic savings at little to no cost.	\$500	\$5	\$500 Minimum Daily Balance	3 Free per Month \$3 each Additional
Money Market Plus	Higher earnings on lower balances and easy access to funds by check.	\$2,500	\$10	\$2,500 Minimum Daily Balance	6 Free per Month \$15 each Additional ⁵
Money Market Maximizer ⁶	Maximum earning power on higher balances and easy access to funds by check.	\$25,000	\$20	\$25,000 Minimum Daily Balance	6 Free per Month \$15 each Additional ⁵
Cash Reserves Savings	High yield savings with quarterly bonus if balances increase. ⁷	\$10,000	No Charge	N/A	3 Free per Month \$10 each Additional
Ministry Bonus SM Money Market ⁶	Pays a premium over Money Market Maximizer. Designed to reward organizations who maintain multiple services with Adelfi.	\$25,000	\$20	\$25,000 Minimum Daily Balance	6 Free per Month \$15 each Additional ⁵
Prepaid Tuition Money Market	Exclusively for schools with excess funds related to early tuition collection. Only available during certain periods of the year.	\$50,000	No Charge	N/A	3 Free per Month \$15 each Additional ⁵
Insured Money Market Reserve	Money market rates with NCUA and FDIC insurance up to \$30,000,000. Members must have a minimum of \$250,000 on deposit at Adelfi apart from Insured Money Market Reserve. Program subject to Adelfi Availability.	\$25,000	None	N/A	No restrictions ^{9,11}
Insured Money Market Reserve with Sweep	The Insured Money Market Reserve account linked to select Adelfi checking or money market accounts. Program subject to Adelfi Availability.	\$25,000	None	N/A	Sweep Transfers Only ^{9,11}

CERTIFICATE AND INVESTMENT ACCOUNTS

Account Name	General Product Information	Minimum Opening Deposit	Details	Withdrawals
Corporate Certificate	High yielding time deposit account.	\$1,000	Terms available from 30 days ⁹ to five years. Incoming wire fees are refunded for inbound funds invested in certificates.	Restricted Withdrawals ⁹
Ministry Bonus SM Certificate	Higher yielding certificate designed to reward organizations who maintain multiple services with Adelfi.	\$1,000	Terms available from 30 days ⁹ to five years. Ministry Bonus SM checking and money market or an Intro Plus SM money market account is required to qualify for this account.	Restricted Withdrawals ⁹
MoneyMover SM Certificate	High yielding 15-month certificate for organizations wanting liquidity, bump-up, and add-on options.	\$50,000	This certificate includes one penalty-free withdrawal, one rate bump-up option per term, and the ability to add deposits at any time.	Restricted Withdrawals ⁹
Ministry Bonus SM Investment	A high-yield investment account linked to the Ministry Bonus SM Sweep checking account.	\$0	Minimum Target Balance ¹⁰ in the Ministry Bonus SM Sweep checking account is \$50,000. Funds exceeding the target balance are automatically swept into the investment account.	Sweep Transfers Only

⁵ Regulations limit the number of checks paid on money market accounts to six per month. Checks paid over this amount will result in a withdrawal charge.

⁶ An account closing fee of \$50 will be charged if the account is closed within twelve months.

⁷ The actual bonus received will be four times the growth percentage of the account balance within the quarter, multiplied by the dividends paid in the account over the course of the quarter, subject to the 10 percent maximum cap. Example: 2.5 percent growth in dollars x 4 = 10 percent bonus, or 1.5 percent growth in dollars x 4 = 6 percent bonus.

⁸ A \$25,000 Minimum Opening Deposit and Balance is required for 30-day certificates.

⁹ Accounts are subject to agreement, terms, and conditions contained in Adelfi's *Account Agreement and Disclosures*; see the "Product Information and Disclosures" section for detailed product information. Dividend rates and corresponding Annual Percentage Yields (APY) are published on the *Dividend Rate Schedule*.

¹⁰ Target Balance is a predetermined balance that is required before any automatic transfer is performed.

¹¹ Accounts are subject to agreement, terms, and conditions contained in Adelfi's Insured Money Market Reserve Terms and Conditions and Insured Money Market Reserve with Sweep Terms and Conditions.

Ministry and Business Account Information and Fee Schedule

SERVICES AND FEES

ACCOUNT SERVICES AND MISCELLANEOUS

Automatic Overdraft Transfer from Deposit or Loan Account	\$10
Check Retrieval by Photocopy ¹	\$2
Deposit Adjustment Fee (per Item).....	\$1.50
Deposited Item Returned.....	\$12
Non-Sufficient Funds (NSF) (per Item)	\$20
Photocopies	\$5
Recurring Automatic Funds Transfer (Between Adelfi Accounts) Presented Against NSF	\$20
Revoke Preauthorized Debit	\$20
Stop Payment (per Item, Series, or Renewal)	\$25
Accounts Closed within 90 Days of Opening (Except Certificates).....	\$15
Certificate Early Withdrawal Processing Fee	\$25
Legal Process: (Attachments, Executions, Tax Levies, etc.).....	\$50
Membership Fee.....	\$25
Temporary Checks (per 20 Checks).....	\$3
Transfer to Another Adelfi Member - Phone/Fax/Email (per transfer).....	\$5
Transfer to Another Adelfi Member - Online (per transfer)	\$0
Online Banking Same Day External Transfer	\$0.25 and 1% Transfer Amount (Max \$10.00)

ANALYZED ACCOUNTS

Deposit Fees:	Analyzed	Ministry Bonus
Banking Center or Assisted Transfer	\$1.35	\$1.22
Courier-Vault	\$1	\$0.90
Domestic Check Deposited	\$0.11	\$0.10
International Check Deposited	\$2	\$1.80
Loose Coin Deposited.....	\$5	\$4.50
Cash/Coin Deposited (per \$100).....	\$0.15	\$0.14
Electronic Credit ²	\$0.10	\$0.09
Other Deposits (e.g., Cash Letter, Other Credits)	\$1.15	\$1.04
Deposit Item Returned.....	\$8	\$7
Negative Collected Balance Fee	Prime Rate charged on daily negative collected balances	
Withdrawal Fees:		
Check Paid	\$0.15	\$0.14
Electronic Debit ²	\$0.10	\$0.09
Inactivity ³	\$3.75	\$3.75
Check Images on CD (per Account, per Month)	\$25	\$22.50
Other Fees:		
Cash Order		\$4
Cash/Coin Deposited (per \$100).....		\$0.15
Coin Furnished (per Roll)		\$0.10
Currency Furnished (per \$100)		\$0.10

INTERNATIONAL ITEMS

Incoming Collection Letter	\$10
International Check Deposited ¹¹	\$2

TELLER SERVICES

Cashier's Check.....	\$5
Credit Union Checks (Over Three Per Month)	\$2
Duplicate/Interim Statement.....	\$5
Record Search - Member Request or Subpoena ⁴ (per Hour, One Hour Minimum)	\$30
Statement Balancing Assistance (per Hour, One Hour Minimum)	\$30

ONLINE BANKING ACCOUNT RECONCILIATION SERVICES

Comma Separated Values (CSV).....	No Charge
Quicken® (per Month)	\$7.95
QuickBooks® (per Month)	\$7.95

INFORMATION REPORTING

Monthly Maintenance Fee ⁵	\$20
Monthly Reporting Fee (per Report ⁶)	\$5
BAI2 Export Fee ⁷	\$50
Reporting for Additional Accounts (Over 20 Accounts, in Increments of 20 Accounts)	\$20

WIRE TRANSFER

Online Banking Wire Maintenance Fee (months with wire activity only)	\$12
Incoming - Domestic and International	\$15
Outgoing - Domestic using Online Banking.....	\$23
Outgoing - Domestic	\$33
Outgoing - International using Online Banking.....	\$34
Outgoing - International.....	\$48
Wire Tracer.....	\$25

AUTOMATED CLEARING HOUSE (ACH) SERVICES

ACH Origination:	
One Time Setup	\$100
Monthly Maintenance Fee.....	\$20
File Fee	\$5.95
Entry Fee (per Entry).....	\$0.12
NACHA File Upload:	
One Time Setup	\$100
Monthly Maintenance Fee ⁸	\$35
File Fee	\$9.95
Entry Fee (per Entry).....	\$0.10
Special Handling Fees:	
ACH Returned Item.....	\$5
ACH Notification of Change (NOC)	\$3
Extended Deadline / Late File Delivery.....	\$25

REMOTE DEPOSIT SERVICES (RDS)

Remote Deposit Capture (RDC)	
Check Deposited Fee (per Check) RDC Check Deposited.....	\$0.09
One-Time Setup Process Review and Implementation.....	\$150
Additional Scanner Servicing ⁹	\$75
Image File Deposit (IFD)	
Monthly Maintenance Fee (per Account).....	\$45
Check Deposited Fee Per File	\$2.50
Per Check Deposited.....	\$0.08
One-Time Setup.....	\$99

RDC Equipment

Failure to return Adelfi owned scanner(s) within 30 days of Adelfi request or service cancellation.	
Single Feed Scanner	\$150
Multi-Feed Scanner	\$350

BILL PAY

Monthly Maintenance Fee	\$10
Transaction Fee (per Payment) Over 25 Payments per Month	\$0.45
Expedited Payment Fee - Overnight.....	\$19.95
Expedited Payment Fee - 2nd Day	\$14.95
Expedited Payment Fee - 2nd Day, Electronic.....	\$4.95

Positive Pay

Monthly Maintenance (Per Account)	\$40
Per Exception Item	\$2
Per Exception Returned	\$10

ACH Blocks and Filters

Monthly Maintenance (Per Account)	\$25
Monthly Maintenance with Positive Pay (Per Account)	\$15

Ministry and Business Account Information and Fee Schedule

VISA® BUSINESS CHECK CARD

ATM/Debit Card Fees:

Domestic ATM Withdrawals (Over Four per Month)	\$1.50
International ATM Withdrawal.....	\$2.50
Domestic Over-the-Counter Withdrawal.....	No Charge
International Over-the-Counter Withdrawal.....	\$5
ATM Deposit	\$1.35

Other Fees:

Visa International Transaction ¹⁰	3% of Transaction Amount
Card/PIN Replacement.....	\$5
Rush Shipping — Domestic.....	\$25
Rush Shipping — International.....	\$60

¹First two photocopies from current statement are free.

²Electronic debits/credits include ACH received items and point of sale transactions.

³Charged monthly on accounts with no deposit activity that are set up for deposits through one of our correspondent financial institutions

⁴Plus \$2 per copy and Correspondent Bank Fees (if applicable)

⁵Includes Information Reporting services for up to 20 accounts and the Cash Position report

⁶Reports include Account Balances and Activity, Checks Paid Report, Electronic Transactions Report, and Wire Transfer Report.

⁷Includes BAI2 export capability and access to all Information Reporting online

⁸This monthly maintenance fee will be assessed in a month where activity is associated with both processing methods.

⁹Scanners are the property of Adelfi and are provided for member use free of charge. Adelfi pays for the servicing contract on the first scanner (per member ministry); servicing contracts for additional scanners have a one-time charge per scanner.

¹⁰Charged for ATM withdrawals, Over the Counter, and point of sale transactions outside of the United States

¹¹Special collection on international checks deposited is not available