



Your neighbor.
Your guide.
Your bank.



BANKING SERVICES AND FEES

Effective November 4, 2019

ACTIVITY STATEMENT (a.k.a. " history")	\$5.00	OVERDRAFT PROTECTION (enrollment required)	
ATM/DEBIT CARD		Sweep transfer from deposit account	\$7.00
All ATM and POS transactions	FREE	PERSONALIZED CHECKS	price based on style
ATM surcharge	rebated monthly up to 4	RESEARCH (1/2 hour minimum in 15-minute increments)	
Replacement ATM/Debit Card	\$10.00	Up to 24 months	per hour \$20.00
CASHIER'S CHECK (account holders only)		24 months or older	per hour \$25.00
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	RETURNS	
DORMANT ACCOUNT ¹	up to \$20.00	Returned deposited/cashed item (drawn by a third party)	\$5.00
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 loan payment	refer to loan documents
EARLY CLOSEOUT ²	\$25.00	Returned mail (per item)	\$3.00
EXCESS TRANSACTION ³ (Savings & Money Market)	\$25.00	Returned Safe Deposit Box rental	\$35.00
INTERNATIONAL ITEM NEGOTIATION	price varies, contact branch	SAFE DEPOSIT BOXES ⁵	
Note: Please allow up to three weeks for provisional credit		Drilling	at cost
LEGAL PROCESS		Lost/duplicate key	\$30.00
Account subject to legal proceeding	\$100.00	Rental	price varies
IRS audit confirmation - certified notice	\$10.00	SAVINGS BOND REDEMPTION	
Tax levy	\$100.00	US Series E, I, or EE	FREE
Writ of Execution/Garnishment/Attachment	\$150.00	STATEMENT RECONCILIATION (1 hour minimum)	per hour \$25.00
NON-CUSTOMER ON-US CHECK CASHING	\$5.00	STOP PAYMENT	
NON-SUFFICIENT FUNDS		ACH, electronic presentment revocation	FREE
ACH, check, draft, electronic presentment	\$35.00	Check, draft	\$25.00
NOTARY SERVICE		Lost/stolen, unsigned/blank checks	FREE
Account holder	FREE	One-time ACH, electronic presentment	\$25.00
Non-customer	per page \$4.00	Online Banking Bill Payment	FREE
ONLINE/MOBILE BANKING AND BILL PAYMENT		UNCOLLECTED FUNDS	
Financial Management/Budgeting Tool	FREE	ACH, check, draft, electronic presentment	\$35.00
Gift Check	\$2.99	VERIFICATION (Deposit or Mortgage)	FREE
OVERDRAFTED ACCOUNT ⁴		WIRE TRANSFER (account holders only)	
ACH, check, draft, electronic presentment	\$35.00	Incoming	FREE
		Outgoing domestic	\$25.00

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 Reg. D limitations. Refer to Truth in Savings Disclosure.

⁴ Overdraft fee will be charged per item for covering overdrafts created by check or draft, in person withdrawal, ATM withdrawal, or other electronic means.

⁵ Safe Deposit Boxes are not FDIC insured.

Rosedale Federal reserves the right to limit quantities.

Visit us at rosedalefederal.com or call 410.668.4400