



Your neighbor.  
Your guide.  
Your bank.

# BUSINESS BANKING SERVICES AND FEES

Effective September 1, 2023

## FREE SERVICES

- All ATM and POS transactions
- ATM surcharges are rebated monthly up to 4
- Cashier's Check payable to the accountholder
- Digital Business Bill Pay, Check Positive Pay, and Mobile Deposits<sup>1</sup>
- RFSL ATM deposits (Rosedale Federal debit card required)
- Notary Service
- eStatements including imaged items
- Stop Payment:
  - ACH, electronic presentment revocation
  - Check, draft self-serve via digital banking
  - Lost/stolen, unsigned/blank checks
  - Digital Banking Bill Payment

## ACCOUNT FEES

<b>BUSINESS CHECKS</b>	at cost; price based on style	<b>RETURNS</b>	
<b>DEPOSIT ADJUSTMENT</b>	\$10.00	Returned deposited/cashed item (drawn by a 3rd party)	\$10.00
<b>EARLY CLOSEOUT<sup>2</sup></b>	\$25.00	Returned deposited/cashed item (drawn by account holder)	\$35.00
<b>EXCESS TRANSACTION<sup>3</sup></b> (Savings & Money Market)	\$25.00	Returned international collection item	up to \$50.00
<b>NON-SUFFICIENT/UNCOLLECTED FUNDS<sup>4</sup></b>		Returned mail (per item)	\$3.00
ACH, check, draft, electronic presentment	\$35.00	<b>STOP PAYMENT</b>	
<b>OVERDRAFTED ACCOUNT<sup>4</sup></b>		Check, draft via branch or customer service staff	\$35.00
ACH, check, draft, electronic presentment	\$35.00	Release of Stop Payment	\$5.00
		One-time ACH, electronic presentment	\$35.00

## OTHER ANCILLARY SERVICES

<b>ATM/DEBIT CARD</b>		<b>LEGAL PROCESS</b>	
Replacement ATM/Debit Card	\$10.00	Account subject to legal proceeding	\$100.00
Expedited Delivery ATM/Debit Card	\$20.00	IRS audit confirmation – certified notice	\$10.00
<b>CASHIER'S CHECK</b> (account holders only)		Tax levy	\$100.00
Payable to third parties	\$5.00	Writ of Execution/Garnishment/Attachment	\$150.00
Replacement (2 weeks to 90-day waiting period)	\$10.00	<b>MERCHANT SERVICES</b>	services vary; contact branch
<b>DIGITAL BANKING AND BILL PAYMENT</b>		<b>MERCHANT CAPTURE</b>	monthly \$40.00
Business Bill Pay Inactivity Fee	monthly after 6 months inactive \$10.00	<b>NIGHT/MAIL DROP/ATM DEPOSITORY SERVICES</b>	
Digital Invoicing/Bookkeeping Solutions	see product details	Bag purchase fee (zipper or locked)	at cost
Mobile Deposits (high volume/amount) <sup>1</sup>	monthly \$25.00	Night depository access key (issued, duplicate, replaced)	\$10.00
<b>DORMANT ACCOUNT<sup>5</sup></b>	up to \$20.00	<b>RESEARCH</b>	
<b>DUPLICATE FORMS AND DOCUMENTS</b>		15-minute increments (1/2 hour minimum)	\$6.25
Check image in excess of 24 per year	\$2.00	<b>STATEMENT SERVICES</b>	
Statement, tax form, or other documents	\$5.00	ACH Addenda report	per request \$5.00
<b>INTERNATIONAL ITEM NEGOTIATION</b>	price varies, contact branch	Activity Statement (a.k.a. "history")	\$5.00
Note: Please allow up to three weeks for provisional credit		Imaged Items paper statement (monthly fee)	\$5.00
		<b>WIRE TRANSFER (account holders only)</b>	
		Incoming	\$15.00
		Outgoing domestic	\$30.00

<sup>1</sup> Intended for low-volume check processing; refer to Merchant Capture for high-volume check processing. Contact branch for more details.

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

<sup>3</sup> Applies to transactions in excess of monthly account limitations. Refer to Truth in Savings Disclosure.

<sup>4</sup> 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, recurring POS, or other electronic means.

<sup>5</sup> As determined by Maryland law.

Rosedale Federal reserves the right to limit quantities.

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