

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 Deposits¹
- 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

BUSINESS CHECKS	at cost; price based on style	
DEPOSIT ADJUSTMENT		\$10.00
EARLY CLOSEOUT²		\$25.00
EXCESS TRANSACTION³ (Savings & Money Market)		\$25.00
NON-SUFFICIENT/UNCOLLECTED FUNDS⁴		
ACH, check, draft, electronic presentment		\$35.00
OVERDRAFTED ACCOUNT⁴		
ACH, check, draft, electronic presentment		\$35.00

RETURNS

Returned deposited/cashed item (drawn by a 3rd party)	\$10.00
Returned deposited/cashed item (drawn by account holder)	\$35.00
Returned international collection item	up to \$50.00
Returned mail (per item)	\$3.00

STOP PAYMENT

Check, draft via branch or customer service staff	\$35.00
Release of Stop Payment	\$5.00
One-time ACH, electronic presentment	\$35.00

OTHER ANCILLARY SERVICES

ATM/DEBIT CARD

Replacement ATM/Debit Card	\$10.00
Expedited Delivery ATM/Debit Card	\$20.00

CASHIER'S CHECK (account holders only)

Payable to third parties	\$5.00
Replacement (2 weeks to 90-day waiting period)	\$10.00

00

DIGITAL BANKING AND BILL PAYMENT

Business Bill Pay Inactivity Fee monthly after 6 months inactive	\$10.00
Digital Invoicing/Bookkeeping Solutions	see product details
Mobile Deposits (high volume/amount) ¹	monthly \$25.00

DORMANT ACCOUNT⁵

up to \$20.00

DUPLICATE FORMS AND DOCUMENTS

Check image in excess of 24 per year	\$2.00
Statement, tax form, or other documents	\$5.00

INTERNATIONAL ITEM NEGOTIATION

price varies, contact branch

Note: Please allow up to three weeks for provisional credit

LEGAL PROCESS

Account subject to legal proceeding IRS audit confirmation - certified notice Tax levy	\$100.00
Writ of Execution/Garnishment/Attachment	\$100.00
services	\$150.00

MERCHANT SERVICES

vary; contact branch

MERCHANT CAPTURE

monthly \$40.00

NIGHT/MAIL DROP/ATM DEPOSITORY SERVICES

Bag purchase fee (zipper or locked)	at cost
Night depository access key (issued, duplicate, replaced)	\$10.00

RESEARCH

15-minute increments (1/2 hour minimum)	\$6.25
---	--------

STATEMENT SERVICES

ACH Addenda report	per request \$5.00
Activity Statement (a.k.a. "history")	\$5.00
Imaged Items paper statement (monthly fee)	\$5.00

WIRE TRANSFER (account holders only)

Incoming	\$15.00
Outgoing domestic	\$30.00

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

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, recurring POS, or other electronic means.

⁵ As determined by Maryland law.

Rosedale Federal reserves the right to limit quantities.

