

Checks/Check Cashing

Check Cashing for Non-Relationship Members	\$5.00
Temporary Check Printing (4 per Sheet)	\$3.00
Check Orders through Harland Clarke	Varied Price
Stop Payment	\$25.00
Personal Money Orders	\$2.00
Treasurer Checks	\$5.00
Check Copy Fee (per item)	\$5.00

Returned Items

Returned deposit/cashed/payment item fee (<i>including electronic</i>); per item/unpaid item returned by institution upon which drawn	\$15.00
Returned check on closed account	\$35.00
Returned statement handling fee	\$10.00

Overdraft Items

Overdraft transfer fee per item from primary share or other account designated by member	\$5.00
Courtesy Pay per item fee	\$35.00
Non-Sufficient Funds (NSF) on issued drafts	\$35.00
NSF on ATM/Debit transactions	\$35.00

Share Draft Monthly Maintenance Fees

Simple Checking	\$2.95
Monthly fee is not charged if you have:	
\$250 minimum monthly Direct Deposit;	
Or a \$250 combined Share Balance;	
Or signed up for an eStatement	
Secure Checking	\$6.95
Fresh Start Checking	\$10.00

Wire Transfers

Incoming	No Charge
Domestic Outgoing	\$20.00
Foreign Outgoing	\$40.00

Non-Member Fees

Stale Corporate Treasurer Check/Money Order processing fee for non-members	\$100.00
Notary Public fee (non-members only)	\$10.00

Electronic Funds Transfer Services & Limitations

Daily ATM Withdrawal Limits per 24 Hours	\$300.00
Daily Debit Card POS Limits per 24 Hours	\$1,000.00
Shared Branching Transactions per 24 Hours	\$2,500.00
Bill Payment Limits per 24 Hours	\$2,500.00

Miscellaneous

Mortgage Partial Releases and Subordinations	\$195.00
Mortgage Rate Modification	1% of Loan Amount
Minimum Charge of	\$495.00
Mortgage Processing Fee	1% of the Loan Amount
Maximum Charge of	\$1,200.00
Minimum Charge of	\$500.00
HELOC & Second Mortgage Processing Fee	\$195.00
Escheat (Abandoned Account) fee	\$50.00
Extension/Modification to Loan Terms (<i>if approved</i>) ...	\$29.00
Approved Rate Reduction Request	\$99.00
eStatements	No Charge
Photocopy per page	\$1.00
Fax Service per page	\$2.00
Over-the-phone credit/debit card per payment	\$10.00
Paper Statement Fee (Non-Active Relationship Members)	\$5.00
Over-the-phone funds transfer with mailed receipt	\$3.00
VISA® Charge Back/Dispute – per incident	\$25.00
Levies/Writs/Summons processing fee	\$30.00
Replacement ATM/Debit/Credit Card	\$5.00
Research Services Fee (per hour)	\$20.00
Account History – per month	\$2.00
Early Account Closure (within 1 st 90 days)	\$35.00
PIN Debit Card Transaction fee (1 st Eight Free, per card, per account, then fee per transaction)	\$1.00
Statement Copy (per statement)	\$5.00
Account Reconciliation fee per Hour	\$20.00
Dormant/Inactive Account fee per month after account is inactive for 12-months. Applies to UGMA/UTMA that are dormant after minor reaches age 18	\$5.00

Miscellaneous Notes

Bill Payment Stop Payment; member can revise the amount or the due date by contacting Down East Credit Union (800-427-1223) before 12:30 p.m. (EST) on the business day payment is scheduled to be sent.

Bill Payment Transaction Processing is approximately 2 to 10 business days. Electronic transaction processing is approximately 3 to 4 business days. If a check has to be mailed then it may take up to 10 days to process.

An active relationship is defined as a member who has one of the following relationships: share draft, loan, share certificate, or an aggregate share balance greater than \$100.00. Ages 17 and younger are exempt.

Complaint Resolution Procedure

If you have a dispute with your financial institution or credit union regarding your account, you may contact the financial institution or credit union and attempt to resolve the problem directly. If the financial institution or credit union fails to resolve the problem, communicate the problem and the resolution you are seeking to: Maine Bureau of Financial Institutions, 36 State House Station, Augusta, ME 04333-0036.

To file a complaint electronically, you may contact The Bureau of Financial Institutions at the following Internet address:

www.maine.gov/pfr/financialinstitutions/complaint.htm. When your complaint involves a federally-chartered financial institution or credit union, the Maine Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency.