

Checks

Check Copy Fee (per item).....	\$5.00
Check Orders through Harland Clarke	Varied Price
Personal Money Orders	\$2.00
Stop Payment	\$30.00
Temporary Check Printing (4 per sheet)	\$3.00
Treasurer Checks	\$5.00

Returned Items

Returned deposit/cashed/payment item fee (<i>including electronic</i>).....	\$15.00
Returned statement handling fee	\$10.00

Overdraft Items

Courtesy Pay per item fee	\$15.00
Non-Sufficient Funds (NSF) on ACH/ATM/Debit transactions/Drafts	\$15.00
Overdraft transfer fee per item from primary share or other account designated by member	No Charge

Checking (Share Draft) Monthly Maintenance Fees

Simple Checking	No Charge
Secure Checking	\$6.95
Fresh Start Checking	\$10.00

Wire Transfers

Incoming.....	No Charge
Domestic Outgoing	\$25.00
Foreign Outgoing	\$50.00

Non-Member Fees

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

Electronic Funds Transfer Services & Limitations

Daily ATM Withdrawal Limits per 24 Hours	\$1,000.00
Daily Debit Card POS Limits per 24 Hours	\$3,000.00
Shared Branching Transactions per 24 Hours	\$2,500.00
Bill Payment Limits: minimum payment	\$1.00
Bill Payment Limits: maximum payment.....	\$5,000.00

Digital Services (per transaction)

eStatements	No Charge
A2A Inbound Standard 3-Business Day Delivery... ..	No Charge
A2A Inbound Next Business Day Delivery	No Charge
A2A Outbound Standard 3-Business Day Delivery	No Charge
A2A Outbound Next Business Day Delivery.....	No Charge
P2P Standard 3-Business Day Delivery	No Charge
P2P Next Business Day Delivery	No Charge
Bill Payment Stop Payment.....	\$30.00
External Loan Payment ACH.....	\$3.00
External Loan Payment Debit Card.....	\$6.00

Miscellaneous

Account Reconciliation fee per hour.....	\$20.00
Approved Rate Reduction (Loan) Request.....	\$99.00
Early Account Closure (within 1 st 90 days)	\$35.00
Escheat (Abandoned Account) fee.....	\$50.00
Hardship Skip (<i>if approved</i>)	\$30.00
HELOC Processing Fee	\$195.00
Levies/Writs/Summons processing fee	\$30.00
Loan Payment Book	\$5.00
Mortgage Partial Releases and Subordinations	\$195.00
Mortgage Rate Modification	\$795.00
Over-the-phone credit/debit card per payment	\$10.00
Research Services Fee (per hour)	\$20.00
Statement Copy (per statement)	\$5.00
VISA® Charge Back/Dispute – per incident	\$25.00

Notes

Bill Payment transaction processing is approx. 2-10 business days.
Electronic transaction processing is approx. 3-4 business days. If a check has to be mailed, it may take up to 10 days to process.

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.