

Checks/Check Cashing

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

Overdraft Items

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

Checking (Share Draft) Monthly Maintenance Fees

Simple Checking	\$2.95
Monthly fee is not charged if you have:	
\$500 minimum monthly Direct Deposit;	
Or a \$500 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	\$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	\$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

Account Reconciliation fee per Hour	\$20.00
Approved Rate Reduction (Loan) Request	\$99.00
Bill Payment Stop Payment	\$30.00
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
Early Account Closure (within 1 st 90 days)	\$35.00
Escheat (Abandoned Account) fee	\$50.00
eStatements	No Charge
Extension/Modification to Loan Terms (<i>if approved</i>)	\$29.00
HELOC & Second Mortgage Processing Fee	\$195.00
Levies/Writs/Summons processing fee	\$30.00
Loan Payment Book	\$5.00
Maintenance Fee (Non-Active Relationship Members)	\$5.00
Mortgage Partial Releases and Subordinations	\$195.00
Mortgage Processing Fee	\$795.00
Mortgage Rate Modification	\$795.00
Over-the-phone credit/debit card per payment	\$10.00
Over-the-phone funds transfer with mailed receipt	\$3.00
Replacement ATM/Debit/Credit Card	\$5.00
Research Services Fee (per hour)	\$20.00
Statement Copy (per statement)	\$5.00
VISA® Charge Back/Dispute – per incident	\$25.00

Miscellaneous Notes

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, it may take up to 10 days to process.

An active relationship is defined as a member who has one of the following relationships: eStatement, share draft (checking), loan, share certificate, or an aggregate share balance greater than \$500.00. 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.