

ACCOUNT SERVICE FEES - Effective October 01, 2009



Where Educators and Community Unite

Share Draft/Checking Fees Check or electronic transactions

- Returned item NSF (Insufficient funds) \$ 20.00 each
- NSF item honored \$ 20.00 each
- Stop payment fee \$ 15.00 each
- Automatic overdraft transfers \$ 3.00 each
- Check copy \$ 5.00 each
- Return deposit items \$ 10.00 each

Share & Other Fees

- Statement copy \$ 8.00 each
- Statement reconciliation/research fee \$ 20.00 per hour
- Excessive withdrawal from regular share/
all purpose accounts (8 free/mo.) \$ 1.00 ea. thereafter
- Tellercheck (One free per day per account) \$ 1.00 ea. thereafter
- Inactive Account – Any account with a balance
of less than \$50.00 and no activity for two years \$ 10.00 annually

- IRA maintenance fee \$ 15.00 annually
- Collection of foreign funds \$ 10.00 each
- Account closed within 90 days \$ 5.00
- Visa® Gift Card \$ 4.00 each

Remote Service Fees

- "Teller-Phonesm" (5 free calls/mo.) \$.50 ea. thereafter
- Maine Ed-Connection (24 hour online account access) no charge
- Payment Connection (electronic bill payment) no charge

ATM-Visa Check Card Fees

- Replacement Card Order \$ 8.00 per card
- PIN Replacement \$ 5.00 each
- Debit Card NSF \$ 20.00 each
- CU24sm Network Fees (10 free transactions*/mo) \$ 1.00 ea. thereafter
- Non-CU24 Network Fees (4 free w/d/mo.) \$ 1.00 ea. thereafter
 - All other transactions* \$ 1.00 each
- Point-of-Sale transactions (POS) no charge
- SURF (Surcharge Free transaction) no charge
 - In addition to transaction fees, certain ATM terminal owners may assess a surcharge.
 - To avoid surcharges, look for the SURF logo at participating CU24 terminals.

Wire Transfers

- Share to Share \$ 15.00 each
- Domestic transfers \$ 20.00 each
- Foreign transfers \$ 40.00 each

*Transactions are defined as deposits, withdrawals, inquiries, denials and transfers.