



Fee Schedule

(Effective: 9/6/2024)

Account Fees & Services

Cashing Government Checks for Non-customers	\$ 15.00
Check Collection	\$ 40.00
Copies of Checks or ACH Items	\$ 4.00
Early Closeout Fee (within 90 days).....	\$ 25.00
Foreign Bank Drafts	\$ 40.00
Foreign Paper Currency Buy/Sell	\$ 40.00
ID Theft Protection Annual Fee	\$ 24.00
Inactivity Fee*	\$ 5.00
Lost Passbook Reissue Fee**	\$ 40.00
Research Fee (per hour)	\$ 30.00
Paper Statement Fee***	\$ 5.00
Stop Payment Fee.....	\$ 32.00

ATM/Debit Cards

ATM/Debit Card Replacement.....	\$ 15.00
ATM/Debit Card Replacement - Rush Order	\$ 75.00

Checks

Certified Check	\$ 25.00
Counter Checks (4 Per Page)	\$ 3.00
Money Orders.....	\$ 5.00
Treasurers Checks	\$ 5.50

Funds Transfers

Closing Fee (IRA & HSA Transfer out fee).....	\$ 40.00
Pre-Authorized Funds Transfer – set up for outgoing ACH Funds	\$ 10.00
Pre-Authorized Funds Transfer – change for outgoing ACH Funds	\$ 10.00
Telephone Assisted Transfer Fee	\$ 7.50

Other

Abandoned Property Processing Fee	\$ 50.00
Legal Process Fee.....	\$ 100.00
Notary Service (Non-Customer).....	\$ 25.00
Photo Copies & Faxes (per page).....	\$ 1.00
Returned Mail Fee (per occurrence)	\$ 10.00
Signature Guarantee – For Customers Only	\$ 10.00
Special Handling Fee	\$ 30.00

Overdraft Services

Overdraft Transfer Fee.....	\$ 7.50
Return Item Fee (for Checks & ACH)^	\$ 16.00
Overdraft Fee^	\$ 32.00
NSF Fee^	\$ 32.00
Insufficient Funds Fee^	\$ 32.00
Uncollected Funds Fee^	\$ 32.00

Safe Deposit Box

Drilled Safe Deposit Box.....	cost + \$ 20.00
Safe Deposit Box Key Replacement (Per Key/Per Box)	\$ 20.00

Wires

Incoming Wire Fee.....	\$ 20.00
Outgoing Wire Fee (Domestic).....	\$ 25.00
Outgoing Wire Fee (Foreign).....	\$ 45.00

*Per Month, After 1 year of inactivity for Checking Accounts, After 2 years of inactivity for Savings & Money Market Accounts.

**Waived if converting to Statement Savings.

***Each printed statement copy; Monthly charge for paper statements when product requires e-statement.

^Per Item Paid or Returned, if Overdraft Created by Check, In-Person Withdrawal, ATM Withdrawal, or Other Electronic Means. If an item is re-presented, an additional fee may be charged for each re-presentation.

PROBLEM RESOLUTION: If you have a complaint or concern with us regarding your deposit account, please call customer service at one of our locations and attempt to resolve the problem directly with us. If you feel we failed to resolve the problem, write a letter detailing the problem and resolution that you are seeking to: 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 address:

<http://www.state.me.us/pfr/financialinstitutions/complaint.htm>. The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation.

