

Service Fees

(applicable to all accounts)

Non-Sufficient funds (return) fee	\$ 32.00	per item
Overdraft (OD) fee	32.00	per item
Copies of drafts	2.00	per copy
Check printing	Price based on style	
Account reconciliation	35.00	per hour (min. 1 hour)
Account research	35.00	per hour (min. 1 hour)
Statement copies	5.00	per statement
Return deposit items	10.00	per item
Stop payments on share drafts or ACH transaction	25.00	per item
Stop payments on money orders and corporate share drafts	25.00	per item
Money orders	3.00	per money order
Corporate share draft	5.00	
Telephone transfers	1.00	per transfer
Photocopies	1.00	per copy after 10
Fax service (members only)	2.00	per page
Inactivity fee		
(after 12 months, balance under \$100)	5.00	per month
Account closure	25.00	if closed within 90 days of opening
ATM / Debit Card replacement	10.00	
Gift cards	3.95	per card
Legal processing (Levies, subpoenas etc.)	50.00	
Mortgage loan subordination fee	175.00	
Credit card replacement	10.00	
Canadian Check Processing	20.00	

Electronic Funds Transfer

ATM transactions

ECU or SURF Network	Free
Other ATM's (8 Free/Mo.)	2.00 after 8

Outgoing Wire Transfers	20.00 domestic
	35.00 foreign

Incoming Wire Transfers	10.00
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Online Banking Funds Transfer (institution to institution):

Incoming	Free
Outgoing	2.00

Safe Deposit Box (Naples branch only)

Annual Fee	Varies with size
Key Replacement	50.00
Lock Replacement	150.00

Dispute Resolution

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, Maine 04333-0036

To file a complaint electronically, you may contact the Maine Bureau of Financial Institutions at the following Internet address: <http://www.maine.gov/pfr/financialinstitutions/complaint.htm>

Questions? (207) 221-5000