

Fee Schedule

Item	Fee
Collection Item	\$20.00 + Additional Fees
Legal Processing	\$100.00 + Additional Fees
Money Market Transaction Limit Overage (Excess MMD transaction charge)**	\$10.00 per transaction
Overdraft Fee Per Item*	\$30.00
Returned Item Fee Per Item*	\$30.00
Research	\$25.00 (minimum) + copies per hour
Uncollected Funds Charge – Item Paid*	\$30.00
Uncollected Funds Charge – Item Return*	\$30.00
Stop Payment	\$27.00
<u>Wire Transfers</u>	
Incoming	Free
Outgoing	\$20.00

* The fee applies to overdrafts created by check, transfer or other electronic means as applicable.

**Account also assessed a per transaction charge for checks paid, pre-authorized withdrawals, or electronic transfers in excess of six (6) during any monthly statement period.

COMPLAINT 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, 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>

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.