

Schedule of Fees

Collection Item	\$ 20.00 + Additional Fees
Legal Processing	\$ 100.00 + Additional Fees
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
Wire - Incoming	Free
Wire - Outgoing	\$ 20.00

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

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.