

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Account Closure (within 90 days of opening)	\$25.00
Account Research (per hour, 1 hour minimum)	\$25.00
Canadian Check Processing	\$10.00
Check/Transaction/Photocopies (per item)	\$1.00
Copies of Statements (per statement)	\$5.00
Counter Checks (per page)	\$1.00
Drawing on Uncollected Funds (per presentment)	\$30.00
Escheatment Fee	\$50.00
Foreign Currency/Draft & Check Purchase + Cost	\$20.00
Foreign Item Collection (per item)	\$50.00
International ATM/Debit Transactions (fees incurred from transaction will be passed on to customers)	
IRA/HSA Transfer	\$25.00
Legal Process Fee	\$75.00
Money Order	\$3.00
Night Drop Bags (100 disposable bags)	\$40.00
Night Drop Key Replacement	\$10.00
Notary Public (non-customer)	\$15.00
Non-Sufficient Funds/NSF (per presentment) Created by check, in-person	\$30.00
withdrawals, ATM withdrawals, debit card transactions, preauthorized automatic	
debits, telephone initiated transfers or other electronic means and are returned	
Official Check	\$5.00
Overdrafts/OD (per presentment) Created by check, in-person withdrawals, ATM	\$30.00
withdrawals, debit card transactions, preauthorized automatic debits, telephone	
initiated transfers or other electronic means and are paid	
Returned Item Fee (per item)	\$12.00
Replacement/Reinstatement ATM/Debit Card	\$10.00
Rush Order ATM/Debit Card	\$80.00
Safe Deposit Boxes:	
2x5 or 2.5x5	\$30.00
3x5	\$35.00
5x5	\$45.00
3x10 or 3x10.5	\$60.00
5x10 or 5x10.5	\$70.00
10x10	\$100.00
Chest	\$125.00
Safe Deposit Box Drilling Fee	\$250.00
Safe Deposit Box Replacement Key	\$15.00
Safe Deposit Box Rental Late Fee	\$10.00
Signature Guarantee (customers only)	\$10.00
Stop Payments (per item, check or ACH)	\$25.00
Telephone Transfers	\$5.00
Wire Transfers Incoming	\$10.00
Wire Transfers Outgoing	\$25.00
Wire Transfers Foreign	\$45.00
Zipper Deposit Bags	\$5.00

COMPLAINT RESOLUTION PROCEDURES

If you have a dispute with your financial institution regarding your deposit account, you may contact the financial institution to solve the problem. If the Bank fails to resolve the problem, write a letter detailing the problem and the resolution you are seeking to:

Consumer Outreach Program Bureau of Financial Institutions

36 State House Station

Augusta, ME 04333

www.maine.gov/pfr/financialinstitutions/complaint.htm

The Bureau of Financial Institutions will acknowledge the receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation.

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