

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	12.00	per item
Stop payments	27.00	per item
Stop payment placed online (share draft only)	10.00	per item
Money orders	3.00	per money order
Corporate share draft	5.00	
Telephone transfers	1.00	per transfer
Return statement fee	10.00	per copy
Fax service (members only)	2.00	per page
Inactivity fee (after 12 months, balance under \$100)	5.00	per month
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	

Sail Student Account*

Non-sufficient funds (return) fee ..	10.00
Overdraft (OD fee)**	10.00

****No fee will be assessed if overdrawn balance is \$10.00 or less on any share associated with this account.**

*Requires Sail Student Checking

Electronic Funds Transfer

ATM fees

ECU and SURF Network transactions	Free
Non-ECU/SURF Network transactions	\$ 2.00 Ea (after 8/mo)

Outgoing Wire Transfers	25.00 domestic	45.00 foreign
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Incoming Wire Transfers	15.00
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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	125.00

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