



## Account Service Fees

Effective February 1, 2014

### Share and Checking Fees (check or electronic transactions)

- Returned NSF (non-sufficient funds) \$ 25.00 each
- Member Privilege fee \$ 25.00 each
- Stop payment fee \$ 20.00 each
- Automatic overdraft transfers \$ 3.00 each
- Check copy \$ 5.00 each
- Return deposit items \$ 10.00 each

### Share and Other Fees

- Statement copy \$ 5.00 each
- Statement reconciliation/research fee \$ 25.00 per hour
- Excessive withdrawal from regular share/  
all purpose accounts (8 free/mo.) \$ 1.00 ea. thereafter
- Tellercheck to third party \$ 2.00
- Inactive Account – Any account with a balance  
of less than \$50.00 and no activity for two years  
will be charged. \$ 15.00 annually
- IRA maintenance fee \$ 15.00 annually
- Collection of foreign funds \$ 25.00 each
- Account closed within 90 days \$ 5.00
- Visa® Gift Card \$ 4.00 each
- Money Order \$ 1.00 each
- Returned Mail Undeliverable \$ 3.00 each
- Transaction History \$ 2.00 per page

### Remote Service Fees

- iTalk Audio Response (5 free calls/mo.) \$ .50 ea. thereafter
- My CU Connection (24 hour online account access) no charge
- Payment Connection (electronic bill payment) no charge
- CCU Mobile Banking no charge
- CUe-Statements (electronic statements) no charge

### ATM-Visa Check Card Fees

- Replacement Card Order \$ 8.00 per card
- PIN Replacement \$ 5.00 each
- CU24<sup>sm</sup> Network Fees (10 free transactions\*/mo) \$ 1.00 ea. thereafter
- Non-CU24 Network Fees (4 free w/d/mo.) \$ 1.00 ea. thereafter
- - All other transactions\* \$ 1.00 each
- Point-of-Sale transactions (POS) no charge
- SURF (Surcharge Free transaction) no charge
- In addition to transaction fees, certain ATM terminal owners may assess a surcharge.

To avoid surcharges, look for the SURF logo at participating CU24 terminals.

### Wire Transfers

- Share to Share \$ 15.00 each
- Domestic transfers \$ 25.00 each
- Foreign transfers \$ 40.00 each  
plus 3% of amount wired

\*Transactions are defined as deposits, withdrawals, inquiries, denials and transfers.

# Complaint Resolution Procedure

If you have a dispute with your credit union regarding your account(s), you may contact the credit union and attempt to resolve the problem directly. If your credit union fails to resolve the problem, communicate the problem and the resolution you are seeking to:

**Maine Bureau of Financial Institutions  
Consumer Outreach Program  
36 State House Station  
Augusta, ME 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/  
financialinstitutions/complaint.htm](http://www.maine.gov/financialinstitutions/complaint.htm)**

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

When your complaint involves a federally-chartered credit union, the Maine Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency and inform you to whom it has been referred.

