

ACH Debit (external payment).....	\$ 3.00
Amortization Schedule.....	\$ 10.00
ATM transactions-Northeast Bank ATMs.....	FREE
Foreign ATM Charge for Withdrawal.....	\$ 2.00
ATM Transaction-POS (point of sale).....	FREE
ATM/Debit Replacement Card (first replacement).....	FREE
Replacement card thereafter.....	\$ 10.00
ATM/Debit Card Overnight Replacement.....	\$ 75.00
Business Debit Card (first 4 cards).....	FREE
Thereafter, each.....	\$ 10.00
Canadian Currency Exchange Fee.....	discount changes daily
Cashier's Check.....	\$ 5.00
Check Cashing Fee (non-customers).....	\$ 10.00
Check/Transaction Copy.....	\$ 3.00
Check Payment via Telephone (ACH).....	\$ 10.00
Check Printing.....	varies
Closed Accounts Within 90 Days.....	\$ 25.00
Collection item.....	\$20.00 plus additional fees
Counter Check.....	FREE
Coupon Collection.....	per item \$ 5.00
Deposited Items Returned (commercial accounts only).....	\$ 10.00
Dormant Checking (1 year with no activity, per month).....	\$ 2.00
Dormant Savings (2 years with no activity, per month).....	\$ 1.00
Excess MMD Transaction Charge.....	\$ 10.00
FAX	
Incoming (per page).....	\$ 1.00
Outgoing (local - per page).....	\$ 2.00

Outgoing (out of state - per page).....	\$ 4.00
Instant Statement.....	\$ 5.00
Legal Processing.....	\$100.00
Loan Payment Returned Fee (Mortgage-first lien).....	\$ 27.00
Money Order.....	\$ 4.00
Money Order Reissue.....	\$ 5.00
Night Deposit Bag - Non Refundable (Locked Bag).....	\$ 20.00
Notary (customer).....	FREE
Notary (non-customer).....	\$ 15.00
Online Banking/Bill Pay (Personal/Business).....	FREE
Overdraft Charge - recurring (Commercial Accounts only) \$5.00 per business day beginning on the fifth business day the account is overdrawn	
Paid Item Fee (1) (per item).....	\$ 27.00
Photocopies (per item).....	\$ 0.25
Research (\$25.00 per hour minimum plus copies).....	\$ 25.00
Return Item Fee (1) (per item).....	\$ 27.00
Returned Statement Charge.....	\$ 10.00
Safe Deposit Boxes (2).....	varies
Safe Deposit Box Drilling (plus cost).....	\$ 100.00
Safe Deposit Box Key Replacement.....	\$ 15.00
Signature Guarantee.....	\$ 5.00
Statement Copies (per page).....	\$ 2.00
Stop Payment.....	\$ 27.00
Stop Payment - Bank Check..... (Indemnification Bond Required)	\$ 27.00
Stop Payment - Money Order.....	\$ 27.00
Telephone Transfers (branch assisted).....	\$ 3.00

Transfer of Custodian Fee..... (IRA, Education and Health Savings)	\$ 25.00
Uncollected Funds Charge (1) - item paid.....	\$ 27.00
Uncollected Funds Charge (1) - item returned..... Wire Transfer (Customer Only)	\$ 27.00
Incoming.....	\$ 15.00
Outgoing.....	\$ 25.00
Foreign.....	\$ 45.00
Incoming Wire Notification.....	\$ 5.00
Zipper Bags.....	\$ 6.00

1. The fee applies to overdrafts created by check, in-person withdrawal, savings withdrawal, ATM withdrawal, or other electronic means as applicable.
2. Safe Deposit Box contents are not insured by any government agency.

Complaint Resolution Procedure

If you have a dispute with your financial institution regarding your account, you may contact the financial institution and attempt to resolve the problem directly. If the financial institution 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.html>.

When your complaint involves a federally-chartered financial institution, the Maine Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency.