Northeast BANK

Schedule of Fees

ACH Debit (External)	$ 3.00
ATM Transaction - Northeast Bank ATMs	Free
Foreign ATM Charge	$ 2.00
Debit Card Replacement	Free
After First:	$10.00
Debit Card Overnight Replacement	Up to $75.00
Business Debit Card	Free
After Four:	$10.00
Cashier's Check	$ 5.00
Check Cashing Fee (Non-Customer)	$10.00
Check/Transaction Copy	$ 3.00
Check Payment via Telephone (ACH)	$10.00
Check Printing	Varies
Collection Item (plus additional fees)	$ 20.00
Counter Check	Free
Coupon Collection (per item)	$ 5.00
Deposited Items Returned Fee	$10.00
Dormant Fee	$1.00
Early Closeout Fee	$ 25.00
Fax Incoming	$1.00
Fax Outgoing	$ 2.00
Fax Out of State	$4.00
Foreign Currency Shipping Fee	Varies
Instant Statement	$ 5.00
Legal Processing	$100.00
Money Order	$ 4.00
Money Order Reissue	$ 5.00
Night Deposit Bag (Locked)	$ 20.00
Notary (Customer)	Free
Notary (Non-Customer)	$15.00
Recurring Overdraft Fee (Commercial)	$ 5.00
Paid Item Fee[1] (per item[2])	$ 30.00
Photocopies Per Item	$ 0.25
Research (per hour)	$ 25.00
Returned Item Fee[1] (per item[2])	$ 30.00
Returned Statement Charge	$10.00
Safe Deposit Boxes[3]	Varies
Safe Deposit Box Drilling (Plus Cost)	$100.00
Safe Deposit Box Key Replacement	$15.00
Signature Guarantee	$15.00
Statement Copies (Page)	$ 2.00

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Stop Payment Charge	$ 27.00
Stop Payment Charge- Bank Check Indemnification Required	$ 27.00
Stop Payment Charge - Money Order	$ 27.00
Telephone Transfer-Assisted	$ 3.00
Transfer of Custodian (IRA Education & Health Savings)	$ 25.00
Wire Transfer Fee (Incoming)	$15.00
Wire Transfer Fee (Outgoing)	$ 25.00
Wire Transfer Fee (Foreign Outgoing)	$ 45.00
Incoming Wire Notification	$ 5.00
Zipper Bags	$ 6.00

This schedule of fees is all inclusive and some fees listed herein may not apply to your account.

1. The fee applies to debit transactions that exceed your account's Ledger Balance. See our Understanding Overdraft Services and Fees disclosure for more information about overdrafts and how to avoid Paid Item and Return Item Fees.
2. We may charge a Paid Item or Return Item Fee each time an item is presented for payment that exceeds your Ledger Balance. Please be aware that merchants and other third parties may resubmit items that we return unpaid, including, for example, checks and ACH transactions. This means you may be charged more than one fee as a result of returned items and resubmission(s) of the returned item.
3. 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 address:

https://www.maine.gov/pfr/financialinstitutions/consumer-tools/complaints

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

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