

HOURS
Lobby
Monday through Friday
8:00 a.m. - 5:00 p.m.
Drive-up
Monday through Friday
8:00 a.m. - 5:00 p.m.

The rate and yields appearing in this Rate and Fee Schedule are accurate and effective for accounts as of the date indicated on the inside. If you have any questions or require current rate information on your accounts, please call Gardiner Federal Credit Union at 582-2676 or toll free at 1-800-464-2425.

* Gardiner Federal Credit Union's new service fee schedule is effective July 1, 2000

Share/Savings & Share Draft/Checking

Statement copy	\$2.00 per page
Returned Items	\$5.00 per item
Stop Payment	\$5.00 per check
Stop Payment Sequence	\$10.00 per sequence
Check copy	\$2.00 per check via mail
	\$2.50 per check, via next day fax
	\$5.00 per check, via same day fax
Wire Transfer	\$15.00 each
ATM Transactions	
Withdrawals	3 Free per month, \$1.00 per transaction thereafter
Deposits	No Fee
Point of Sale (POS)	No Fee
Inquiry/Denial/Transfers	\$1.00 per transaction
New or Reordered	
VISA@ Check Cards	\$7.50 per card

Share/Savings

Closing Account (Open less than 6 months)	\$25.00
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Share Draft/Checking

Non-Sufficient Funds (Rejected drafts)	\$20.00 per draft
Overdraft Protection (Automatic transfers)	\$2.00 per transfer
Account Reconciliation	\$5.00 - \$25.00
Service Charges	No Fee
Per Check Charge	No Fee

Business Share Draft/Checking

Less than 1000 items deposited Per month	No Fee
Over 1000 items deposited Per month	\$.05 per item

Telephone (Audio Response)

Service Charge	5 free calls per month \$.50 per call thereafter
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PC Connection (Home Banking)

Service charge	No Fee
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Miscellaneous Fees

Money Orders	\$1 .00 per money order
Corporate Share Draft	
Checks Under \$1,000.00 (Made payable to other than member)	\$5.00 per check
F a x e s	\$5.00 pr fax, limit of 10 pages
Photo Copies	\$.25 per copy, Max of 20 copies

Continue to Truth in Savings
Disclosure

Local (207) 582-2676
Fax (207) 582-7163
Toll-Free 1-800-464-2425

24 HR. AUDIO RESPONSE
1-800-757-8068
info@gardinerfcu.org



Gardiner Federal Credit Union
RR5 Box 105
8 Brunswick Road
Gardiner Maine, 04345

Gardiner Federal Credit Union
TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

ACCOUNT DISCLOSURE

Except as specifically described, the following disclosures apply to all of the accounts on the Rates & Fee schedule.

1. Rate Information. The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for a 365 day period. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting. Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of each month and ends on the last calendar day of each month.

4. Accrual of Dividends. Dividends will accrue on cash and noncash deposits (e.g. checks) on the business day a deposit is made to your account. If you close your account before the end of the dividend period, accrued dividends will be paid,

5. Balance Information. The minimum balance required to open each account is set forth above, and calculated using the Average Daily Balance method. The Average Daily Balance method is determined by adding the full principal amount in the account for each day of the period and dividing this figure by the number of days in the period.

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