

SERVICE FEE SCHEDULE

Effective September 1, 2016

Share/Savings & Share Draft/Checking Account Fees

Statement Copy	\$2.00 per page
Rejected Items	\$25.00 per item
Stop Payment	\$25.00 per item
Stop Payment Sequence	\$25.00 per sequence
Check Copy	\$5.00 per check
Return Items	\$10.00 per item
Wire Transfers	
Share to Share	\$5.00 per wire
Regular	\$15.00 per wire
Foreign/International	\$30.00 per wire
Amend/Return Wires	\$35.00 per wire

VCC/ATM Transactions

Surcharge – SURF ATM Withdrawals	No Fee
Surcharge – Foreign ATM Withdrawals*	3 Free per month, \$1.50 per transaction thereafter
Inquiry/Denial/Transfers*	\$1.50 per transaction
Overdraft Protection (automatic transfers from deposit accounts)	\$3.00 per transfer
Deposits	No Fee
Point of Sale (POS)	No Fee
On Us Transactions	No Fee
New or Reordered VCC/ATM Cards	\$10.00 per card
Visa® Check (Debit) Card PIN Req.	\$5.00 per request

*All fees will be assessed at the time of the transaction.

Share/Savings

Closing Account (open less than 6 months)	\$5.00 per account
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Share Draft/Checking

Non Sufficient Funds (rejected drafts)	\$25.00 per draft
Overdraft Protection (automatic transfers from deposit accounts)	\$3.00 per transfer
Account Research/Reconciliation	\$10.00 per hour
Monthly Service Charges	No Fee
Per Check Charge	No Fee
Overdraft Privilege*	\$25.00 per item

*This fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or by other electronic means.

Business Share/Savings & Share Draft/Checking Accounts

Monthly Service Charge	No Fee
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Miscellaneous Fees

Money Orders	\$1.25 per money order
Corporate Share Drafts (Under \$1,000 made payable to other than member)	\$5.00 per check
Faxes	\$5.00 per fax
Photo Copies	\$.25 per copy
Christmas Club Withdrawals	No Fee
Receipts mailed per member's request	\$2.00 per transaction
Returned Mail	\$2.00 per item

Visa® Gift Cards

Gift Cards	\$3.00 per card
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Visa® Travel Cards

Travel Cards	\$9.00 per card
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Teller-Phone™ (Audio Response)

Monthly Service Charges	20 free calls per month, \$1.00 per call thereafter
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Online Account Access (Home Banking)

Monthly Service Charges	No Fee
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CUe-Statements (Electronic Monthly Statement)

Monthly Service Charges	No Fee
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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 September 1, 2016.
Fees may reduce earnings.



420 Brunswick Avenue
Gardiner, Maine 04345

(207) 582-2676

1-800-464-2425

Fax (207) 582-3108

E-mail: info@gardinerfcu.org

gardinerfcu.org

HOURS

Monday, Tuesday, Thursday & Friday

Lobby & Drive Up: 8:00 a.m. - 5:00 p.m.

Wednesday

Lobby & Drive Up: 9:00 a.m. - 5:00 p.m.



Federally Insured by NCUA

Rev. 9/16



R A T E
&
F E E

SCHEDULE

SHARE & SHARE DRAFT
A C C O U N T S

420 Brunswick Avenue

Gardiner, Maine 04345 • (207) 582-2676

RATE AND FEE SCHEDULE

Today's Date:

The rates applicable to your account at **GARDINER FEDERAL CREDIT UNION** are provided below.
GARDINER FEDERAL CREDIT UNION may offer other rates for these accounts from time to time.

ACCOUNT RATES AND TERMS

	<input type="checkbox"/> <u>Regular Share</u> <u>(Savings) Acct.</u>	<input type="checkbox"/> <u>Youth Share</u> <u>(Savings) Acct.</u>	<input type="checkbox"/> <u>Hi-Yield Share</u> <u>(Savings) Acct.</u>	<input type="checkbox"/> <u>Christmas</u> <u>Club</u>	<input type="checkbox"/> <u>Other Club</u> <u>All Purpose</u>	<input type="checkbox"/> <u>IRA Share</u> <u>Account</u>	<input type="checkbox"/> <u>Share Drafts</u> <u>(Checking) Acct.</u>
DIVIDENDS			\$2,000.00 - \$25,000.00	\$25,000.01 - \$50,000.00	\$50,000.01 - \$100,000.00	OVER \$100,000.01	
Dividend Rate							
Annual Percentage Yield							
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	
Dividend Period	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	
BALANCE REQUIREMENTS							
Minimum Balance to Open	\$25.00	\$1.00	None	None	None	None	None
Minimum Balance to Earn Dividends	\$100.00	\$5.00	\$2,000.00	\$25.00	\$25.00	None	None
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	
ACCOUNT LIMITATIONS	_____	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____	_____

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

Except as specifically described, the following disclosures apply to all of the above accounts.

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 non-cash 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.

6. Account Limitations. Account Limitations for each account are set forth above. For a Share Savings Account (or Money Market Account, if applicable) in which transfer limitations apply, no more than six (6) preauthorized, automatic, telephone transfers or transfers made by check, draft, or debit card may be made from these accounts to another of yours or to those of a third party in any month. If you exceed these limitations, your account may be subject to a fee or may be closed.

COMPLAINT RESOLUTION PROCEDURE

If you have a dispute with Gardiner FCU regarding your account(s), you may contact Gardiner FCU and attempt to resolve the problem directly. If Gardiner FCU 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/pfr/financialinstitutions/complaint.htm>

The Maine Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and 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 agency and inform you to whom it has been referred.