

**Early Withdrawal Penalty.** We may impose a substantial penalty if you withdraw any of the principal before the maturity date, if this is a renewable account.

**Amount of Penalty.** For Regular Certificates, the early withdrawal on a term up to one year is equal to an amount of 90 days' dividends. On a term of 12 months or more, the penalty is equal to an amount of 180 days' dividends or more.

**How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. This applies whether or not the dividends have been earned. In other words, if the account has not earned enough dividends, or if the dividend has already been paid, the penalty will be deducted from the principal.

**Exceptions to Early Withdrawal Penalties.** At our option, we may pay the amount before maturity without imposing an early withdrawal penalty under the following circumstances:

When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

**Renewal Policy.** Your account is an automatically renewable account, if indicated on the inside.

**Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure an obligation of an owner, except any obligations with the Credit Union.

The rates 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 Lincoln Maine Federal Credit Union at 207-794-8623.

## Account Service Fees

### Share Account Fees

• NSF Fee	\$ 25.00	per item
• Courtesy Pay	\$ 25.00	
• Membership (13 & above)	\$ 5.00	per account
(Children 1-12)	\$ 1.00	per account
• A new savings account closed within 6 months of opening	\$ 10.00	per closing fee
• Dormant account 12 months or more	\$ 3.00	per quarter

### Share Draft Account Fees

• NSF Fee	\$ 25.00	per item
• Courtesy Pay	\$ 25.00	
• Overdraft/Phone Transfer (Fed. Reg. D only 6 per month)	\$ 3.00	per transfer
• Copy of Paid Draft	\$ 2.00	per copy
• Draft Printing Price may vary depending on style		
• Hometown Checking		
\$.50 monthly fee		
.No minimum balance for dividends		
.See Hometown Checking pamphlet for more details		
• Non-Member check cashing fee	\$ 5.00	per item

### Money Market Accounts

• Checks Written for less than \$500.00	\$ 25.00	per item
• More than 3 checks written	\$ 25.00	per item

### Other Service Fees (applicable to all accounts)

• Account Reconciliation/Research	\$ 15.00	per hour
• Statement Copy	\$ 5.00	
• Copy of On-Line History	\$ 5.00	
• Corporate Drafts	\$ 2.00	per item
• Deposited Item Returned Fee	\$ 10.00	per item
• Large Item (\$2,500 or more) Returned Fee	\$ 25.00	per item
• Wire Transfer-Outgoing	\$ 15.00	per transfer
• Wire Transfer-International	\$ 30.00	per transfer
• Share to Share Transfer	\$ 5.00	per transfer
• Money Order	\$ 1.00	per item
• Bill Pay Stop Payment Request	\$ 25.00	per item
• Stop Payment Request	\$ 15.00	per item
• Stop Payment on Unpresented Items	\$ 15.00	per item
• Stop Payment on Money Order, Corporate Draft, or ACH Items	\$ 25.00	per item
• Copy of Money Order or Corporate Draft	\$ 5.00	per item
• Teller-Phone <sup>SM</sup>	FREE	
• Bad Address	\$ 2.00	per USPS correction
• Address Trace	\$ 3.00	
• Checks Payable on Canadian Funds	1% Handling Fee, Max. \$25.00	

### Electronic Funds Transfer Fees

• At your Credit Union, CU24 Network or SURF Alliance ATM Machine	FREE	
• Linc-Connection Online Banking	FREE	
• Cleared Check Copies Online	FREE	
• CUe-Statements	FREE	
• Foreign ATM Withdrawal Fee	\$ 1.50	per transaction
• Inquire/Transfer/Denial	\$ .75	per transaction
• ATM/VCC POS	FREE	
• ATM Card or Visa Debit Card	\$ 5.00	per card
• NSF on ATM or VCC Transaction	\$ 25.00	per item

### Senior Citizens (62 or older)

- Free Senior's checks or \$10.00 towards the check order at the Credit Union.
- Free Money Orders with Direct Deposit or .50¢ each.

## Complaint Resolution Procedure

If you have a dispute with Lincoln Maine Federal Credit Union regarding your account(s), you may contact us at (207) 794-8623 and attempt to resolve the problem directly. If we fail to resolve the problem, communicate the problem and the resolution you are seeking to:

Maine Bureau of Financial Institutions  
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 supervisory agency and inform you to whom it has been referred.



A Member-Owned Financial Cooperative

[www.lincolmainefcu.com](http://www.lincolmainefcu.com)

171 West Broadway  
P.O. Box 220  
Lincoln, Maine 04457-0220  
Telephone (207) 794-8623  
Fax (207) 794-8187

**Branch Office**  
2689 Lee Road  
Lee, Maine 04455  
Telephone (207) 738-2064



This credit union is federally insured by the National Credit Union Administration

Rev. 10/08

# Rate & Fee Schedule

## Savings Checking & Certificates



A Member-Owned Financial Cooperative

# Rate and Fee Schedule

Today's Date \_\_\_\_\_

The rates and fees applicable to your account at **Lincoln Maine Federal Credit Union** are provided in the chart below. **Lincoln Maine Federal Credit Union** may offer other rates for these accounts from time to time.

Account Rates and Terms	Shares				Share Draft	Hometown	Clubs				IRA	HSA & Coverdell ESA				Money Market
	\$25.00 to \$1,000	\$1,001 to \$5,000	\$5,001 to \$30,000	\$30,001 and up			\$0.00 to \$500	\$500.01 and up	\$25.00 to \$1,000	\$1,001 to \$5,000		\$5,001 to \$30,000	\$30,001 and up	\$100.00 to \$1,500	\$1,501 to \$5,000	
<b>Dividends</b>																
Dividend Rate																
Annual Percentage Yield																
Dividends Compounded	monthly						monthly				monthly	monthly				monthly
Dividends Credited	monthly						monthly				monthly	monthly				monthly
Dividend Period	monthly						monthly				monthly	monthly				monthly
<b>Balance Requirements</b>																
Minimum Opening Balance	\$25.00				N/A	N/A	\$5.00				\$100.00	\$100.00				\$2,500.00
Minimum Balance Required To Earn Dividends	\$25.00				\$500.00	N/A	\$25.00				\$100.00	\$100.00				\$2,500.00
Balance Method	<i>Average Daily Balance</i>						<i>Average Daily Balance</i>				<i>Avg. Daily Balance</i>	<i>Average Daily Balance</i>				<i>Average Daily Balance</i>
<b>Account Limitations</b> See Section 6 below.	Minimum Balance required to obtain the annual percentage yield for the dividend period. Account transfer and withdrawal limitations apply.						Account transfer and withdrawal limitations apply						Minimum Balance required to obtain the annual percentage yield for the dividend period. Account transfer & withdrawal limitations apply.			

## 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, as of the last Dividend Declaration Date, 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.

a. On Money Market accounts, the Dividend Rate and Annual Percentage Yield may change at any time based on: (1) Conditions in the local competitive market, that is, rates offered by local depository financial institutions for similar accounts, (2) Conditions in the National Money Markets, and (3) The financial condition and overall asset-liability management position and goal of the Credit Union.

**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 begin to accrue on cash deposits and noncash deposits (e.g. checks) on the business day you make the deposit to your account. Except for a Certificate or Money Market account, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

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

The following disclosure applies to the following account: Money Market Account: If your average daily balance falls below \$2,500.00, the account will be closed and funds transferred to your share account. If your average daily balance was \$2,500.00 or more, the dividend rate and annual percentage yield paid on the entire balance is shown above. No more than three (3) checks per month. Minimum check amount is \$500.00. Minimum deposit is \$500.00

**6. Account Limitations.** For a Share Savings account in which transfer limitations may apply, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. Account transfer and withdrawal limitations apply.

# Rate Schedule

Today's Date \_\_\_\_\_

The rates applicable to your account at **Lincoln Maine Federal Credit Union** are provided in the chart below. **Lincoln Maine FCU** may offer other rates for these accounts from time to time.

Minimum Opening Deposit Dividends Compounded Dividends Credited Dividend Period	<input type="checkbox"/> Share Certificate	
	\$500.00 Monthly Monthly Monthly	
TERM <input type="checkbox"/> 3 Months <input type="checkbox"/> 6 Months <input type="checkbox"/> 9 Months <input type="checkbox"/> 12 Months <input type="checkbox"/> 18 Months <input type="checkbox"/> 24 Months <input type="checkbox"/> 30 Months <input type="checkbox"/> 36 Months <input type="checkbox"/> 48 Months <input type="checkbox"/> 60 Months <input type="checkbox"/> Looney Toon 12 Months	Dividend Rate % <input type="checkbox"/> Fixed	Annual Percentage Yield %
	_____	_____
Transaction Limitations Additional Deposit: Dividend Withdrawal: Renewable:	Not Allowed Allowed Automatic	

## TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

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

**1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your account(s) are set forth as stated in the table 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 the term of the account. For Certificates, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the entire term of the account. The Annual Percentage Yield is based on an assumption that the dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after providing for the required reserves. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the

applicable 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 as stated in the table above. The Dividend Period begins on the first calendar day of each month and ends on the last calendar day of each month.

**4. Balance Information.** The minimum balance required to open each account is set forth as stated in the table above. Dividends and minimum balances are calculated using the average daily balance method. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in that period.

**5. Accrual of Dividends.** Dividends will begin to accrue on cash deposits on

the business day you make the deposit to your account. Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**6. Transaction Limitations.** After your account is opened, you may not add funds to your account, but may make withdrawals of dividends from your account after dividends are posted. Lincoln Maine FCU reserves the right to require at least seven days written notice before an intended withdrawal from a deposit account. This requirement does not apply to share draft (checking) accounts.

**7. Maturity.** Your account will mature within the term set forth as stated in the table above or the maturity date set forth on your Certificate or Maturity Notice. The Credit Union will give the owner at least 30 days' notice prior to maturity.