

# 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	Clubs		IRA	HSA & Coverdell ESA				Money Market
<b>Dividends</b>	\$25.00 to \$1,000	\$1,001 to \$5,000	\$5,001 to \$30,000	\$30,001 and up		\$25.00 to \$5,000	\$5,001 and up		\$100.00 to \$1,500	\$1,001 to \$5,000	\$5,001 to \$10,000	\$10,000+	
Dividend Rates													
Annual Percentage Yield													
Dividends Compounded	monthly					monthly		monthly	monthly	monthly	monthly	monthly	monthly
Dividends Credited	monthly					monthly		monthly	monthly	monthly	monthly	monthly	monthly
Dividend Period	monthly					monthly		monthly	monthly	monthly	monthly	monthly	monthly
<b>Balance Requirements</b>													
Minimum Opening Balance	\$25.00				N/A	\$5.00		\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$2,500.00
Minimum Balance Required To Earn Dividends	\$25.00				\$500.00	\$25.00		\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$2,500.00
Balance Method	<i>Average Daily Balance</i>					<i>Average Daily Balance</i>		<i>Average Daily Balance</i>	<i>Average Daily Balance</i>	<i>Average Daily Balance</i>	<i>Average 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 and withdrawal limitations apply.

Fees or other conditions may reduce your earnings.

## Truth-In-Savings Account Disclosure

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

- 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.
  - 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.
- Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period
- 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.
- 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.
- 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. Money Market Account Disclosure: 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
- Account Limitations.** Limitations for each account are set forth above. For a Share Savings Account or Money Market Account 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.

# 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 Dividends Period	<input type="checkbox"/> Share Certificate	
	\$500.00	
TERM	Dividend Rate % <input type="checkbox"/> Fixed	Annual Percentage Yield %
<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 Tunes 12 Months		
Transaction Limitations Additional Deposit: Dividend Withdrawal: Renewable:	<input type="checkbox"/> Not Allowed <input type="checkbox"/> Allowed <input type="checkbox"/> Automatic	

## Truth-In-Savings Account Disclosure

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

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.

**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.



Federally Insured By NCUA  
Rev: 5/2019

Account Service Fees	
<b>Share Account Fees</b>	
• NSF Fee	\$ 25.00 per item
• Membership (13 & above)	\$ 5.00 per account
• Membership (Children 1-12)	\$ 1.00 per account
• A new savings account closed within 6 months of opening	\$ 10.00 per account
• Dormant account 12 months or more	\$ 5.00 per quarter
<b>Share Draft Account Fees</b>	
• Returned Non-sufficient/NSF Fee*	\$ 25.00 per item
• Overdraft/OD Privilege Fee*	\$ 25.00
• Overdraft/Phone Transfer (Fed. Reg. D only 6 per month)	\$ 3.00 per transfer
• Copy of Paid Draft (check) (free with online banking)	\$ 2.00 per copy
• Copy of Check paid through Bill Payer	\$ 10.00 per item
Draft Printing Price may vary depending on style	
<b>Money Market Accounts</b>	
• Checks Written for less than \$500.00	\$ 25.00
• More than 3 checks written	\$ 25.00
<b>Other Service Fees (applicable to all accounts)</b>	
• Account Reconciliation/Research	\$ 20.00 per hour
• Statement Copy	\$ 5.00
• Returned Statement	\$ 2.00
• Copy of On-Line History	\$ 5.00
• Corporate Drafts	\$ 2.00 per item
• Copy of Corp. Draft or Money Order	\$ 5.00
• Deposited Item Returned Fee	\$ 10.00 per item
• Large Item (\$2,500 or more) Returned Fee	\$ 25.00 per item
• Wire Transfer-Outgoing	\$ 20.00 per transfer
• Wire Transfer-International	\$ 40.00 per transfer
• Share to Share Transfer	\$ 10.00 per transfer
• Money Order	\$ 1.00 per item
• Bill Pay Stop Payment Request	\$ 25.00 per item
• Stop Payment Request	\$ 25.00 per item
• Stop Payment on Unrepresented Items	\$ 25.00 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
• Stop Payment on Money Order, Corporate Draft over \$2,500	\$ 25.00 per item
• iTalkSM	FREE
• Bad Address	\$ 2.00 per USPS correction
• Checks Payable through Foreign Country or Foreign Funds	\$ 25.00 plus exchange rate
• Subordination Mortgage Fee	\$ 200.00
• Photocopies	\$ .25 per page
• Zipper Money Bag	\$ 2.50
<b>Electronic Funds Transfer Fees</b>	
• At your Credit Union, or SURF Alliance ATM's	FREE
• Online Banking	FREE
• CUE-Statements	FREE
• ATM use outside SURF Network	\$ 1.50 per transaction
• Inquire/Transfer/Denial	\$ .75 per transaction
• VCC POS	FREE
• New VISA Debit Card	FREE
• Reissue VISA Debit Card prior to Expiration Date	\$ 5.00 per card
• NSF on ATM or VCC Transaction	\$ 25.00 per item
<b>Senior Citizen (62 or older)</b>	
Free 1 Box of Standards Checks in a 12 month period. Or \$10 towards Specialty Checks.	
Seniors who have direct deposit and no checking account receive free Money Orders	
*This Fee Schedule is accurate as of 12/2017 and effective for all accounts effected.	
This could change without notice. If you have any questions or want to verify current information call the Lincoln Maine Federal Credit Union at (207)794-8623.	

### 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, 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 supervisory agency and inform you to whom it has been referred.

**Visa Foreign Transaction Fees:** Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars.

A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your account statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

Visa charges 0.8% for international transactions that do not involve currency conversions.

The exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date. This rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% International Transaction Fee.

**Visa assessed surcharge/access fee for ATM or manual cash disbursement transactions initiated outside of the U.S. region:** Visa assesses a cash disbursement fee of 0.15% + U.S. \$0.50 on international ATM transactions where a surcharge fee has been assessed. The 0.15% applies to the amount of cash disbursed and not the surcharge/access fee. In other words, if \$200 is disbursed and a \$3.00 surcharge fee is applied, the 0.15% will be based on the \$200.

**ATM Cash Disbursement Transaction outside the U.S. region without an Access/Surcharge Fee Assessed:** If a surcharge fee is not assessed on a qualified Visa and Plus ATM international and regional cash disbursement transaction, the ATM cash disbursement fee will be assessed based on the location of the acquirer as follows: Asian Pacific, 0.52% + US \$0.65; Canada, US \$1.25; Central/Eastern Europe, Middle East, and Africa, 0.42% + US \$0.55; Europe, US \$1.50; Latin America and the Caribbean, 0.52% + US \$0.65.



@lincolmainefcu.com

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

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

