



## General Service Fee Schedule

As of December 1, 2022

### ACCOUNT SERVICES

|  |                    |
|--|--------------------|
| Account Reconciliation (hourly rate)                           | \$30.00 (\$30 min) |
| Account Research   | \$30.00 (\$30 min) |
| Interim Statements   | \$5.00             |
| Collection Items - Foreign                                     | \$20.00            |
| Plus: any fees incurred in the collection process              |                    |
| Deposit Bags - Zippered (per bag)                              | \$5.00             |
| Inactive Accounts  |                    |
| Checking Accounts (monthly)                                    | \$5.00             |
| Savings Accounts (monthly)                                     | \$5.00             |
| New Accounts (Closed within 90 days)                           | \$10.00            |
| Night Drop Replacement Key (per key)                           | \$5.00             |
| Passbook Reissue   | \$25.00            |
| Return Statement Handling Fee                                  | \$10.00            |
| Each Monthly Occurrence  |                    |
| Stop Payments  | \$30.00            |
| In branch or over the phone. No fee when using Online Banking! |                    |

|                        |          |
|------------------------|----------|
| Legal Processing Fee   | \$100.00 |
| Tax Levy/ Garnishments |          |

### CARDS

|   |         |
|---|---------|
| Lost Debit Card Replacement                     | \$5.00  |
| Rushed Card Fee                                 | \$50.00 |
| Gift Cards (available in amounts \$10 - \$1000) | \$5.00  |

### CHECKS

|                             |        |
|-----------------------------|--------|
| Money Order - Customer      | \$3.00 |
| Treasurer Checks - Customer | \$5.00 |

### OVERDRAFTS & RETURNS\*

|  |         |
|--|---------|
| Personal/Business Account  | \$33.00 |
| Business Account Daily Overdraft Fee   | \$20.00 |
| (Per day) Charges begin on the 5th business day of negative balance and continue until balance is positive   |         |
| Personal Account Daily Overdraft Fee   | \$5.00  |
| (Per day) Charges begin on the 5th business day of a negative balance and continue until balance is positive |         |
| NSF Returned Item Fee  | \$33.00 |

### ELECTRONIC BANKING

|                                       |         |
|---------------------------------------|---------|
| Online Banking Outgoing Wire Transfer |         |
| Domestic                              | \$15.00 |
| International                         | \$50.00 |
| Online Banking ACH Origination        |         |
| Standard (per transaction)            | \$1.00  |
| Same Day (per transaction)            | \$2.00  |
| Stop Payments via Online Banking      | No Fee  |

### Wire Transfers

|                           |         |
|---------------------------|---------|
| Incoming Wire Transfer    | \$15.00 |
| Outgoing Wire Transfers   |         |
| Domestic (in-person)      | \$25.00 |
| International (in-person) | \$75.00 |

### Exception Outgoing Wire Transfer

Requests initiated through Phone Call, Email, or Fax. Requires approval.

|               |          |
|---------------|----------|
| Domestic      | \$75.00  |
| International | \$100.00 |

### Sweeps

|                                  |          |
|----------------------------------|----------|
| Business Sweep (per Month)       | \$15.00  |
| Line of Credit Sweep (per Month) | \$100.00 |
| Personal Sweep (per sweep)       | \$5.00   |

|                                     |        |
|-------------------------------------|--------|
| Telephone Funds Transfer (by phone) | \$5.00 |
|-------------------------------------|--------|

### SAFE DEPOSIT BOX

|  |          |
|--|----------|
| Annual Rental Fee  | Varies   |
| Vary of box sizes available                                  |          |
| Drilling Fee   | \$225.00 |
| Done in conjunction with regular service by security company |          |
| Additional fee for special request drilling                  | \$100.00 |
| Key Replacement (per key)                                    | \$30.00  |

### NON-CUSTOMER FEES

|                            |         |
|----------------------------|---------|
| Coin Counting              | 6%      |
| Notary Services (per item) | \$10.00 |
| Treasurer Checks           | \$10.00 |

\* We may charge you a Non-sufficient Funds Fee (NSF) each time an item is presented for payment if the amount of money in your account is not sufficient to cover the payment. 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 a returned item and resubmission(s) of the returned item. No overdraft fee will be assessed on items of \$15 or less. No overdraft fee will be assessed if your available account balance is overdrawn less than \$10.

COMPLAINT RESOLUTION PROCEDURE-If you have a dispute with us regarding your deposit account, contact us to resolve the problem directly. However, if you feel we have failed to resolve the problem, you can write a letter or file a complaint electronically detailing the problem and the resolution you are seeking to the Bureau of Financial Institutions, Consumer Outreach Program, 36 State House Station, Augusta, Maine 04333-0036 or [www.maine.gov/pfr/financialinstitutions/complaint.htm](http://www.maine.gov/pfr/financialinstitutions/complaint.htm)

The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the result of the investigation. When your complaint involves a federally chartered institution, the Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency and inform you to whom it has been referred.

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