



Schedule of Fees & Charges – Effective August 1, 2026

Primary Share	
Closed within 90 Days of Opening	\$25.00
Account Research	
Account Reconciliation (1 hour minimum)	\$35.00/hr.
Account Research (1 hour minimum)	\$35.00/hr.
Draft (Check) Copies (per item)	\$2.00
Statement Copies (per item)	\$5.00
Account Services	
Non-sufficient Funds (NSF) Fee ¹	\$32.00
Overdrawn Fee (per item)	\$32.00
Stop Payment via Online/Mobile (share draft only)	\$10.00
Stop Payment (via Other)	\$27.00
Return Item Fee (per presentment)	\$12.00
Telephone Transfers Fee (per transfer)	\$1.00
Return Statement Fee (per month)	\$10.00
Inactivity Fee ²	\$5.00
Return Deposit Item (per item)	\$12.00
Debit/Credit Card Replacement (per item)	\$10.00
Debit/Credit Card Rush Replacement	\$100.00
Unclaimed Property Remittance Fee (per account)	\$50.00
Negotiable Items	
Corporate Share Draft (per item)	\$5.00
Money Order (per item)	\$3.00
Counter Checks (4 per sheet)	\$2.00
Visa Gift Card (per item)	\$3.95

ATM	
ECU & SURF Transactions	Free
Point of Sale Transactions	Free
Transfers/Inquiries	Free
Non-ECU/SURF Transactions (after 8)	\$2.00
Miscellaneous Services	
Legal Processing ³	\$50.00
Bill Pay	Free
Online & Mobile Banking	Free
Business Remote Deposit Capture (per month)	\$50.00
Check Order (Box of Checks)	Price varies

Wire Transfers	
Domestic – Outgoing Wire (per wire)	\$25.00
Foreign – Outgoing Wire (per wire)	\$45.00
Incoming Wire (per wire)	\$15.00

Sail Student Account ⁴	
Non-sufficient Funds (NSF) Fee ¹	\$10.00
Overdrawn Fee ⁵	\$10.00

¹An NSF fee is charged each time an item is presented against insufficient funds. The payee (or the payee's institution) may represent a previously returned item. Each presentment against insufficient funds will result in a separate fee.

²Assessed monthly after 12 months for accounts with balances under \$100.00

³Processing of writs, levies, subpoenas, and summonses (per item)

⁴Requires a Sail Student Checking

⁵No fee will be assessed if overdrawn balance is \$10.00 or less on any share associated with this account.

Dispute Resolution

If you have a dispute with your financial institution or credit union regarding your account, you may contact the financial institution or credit union and attempt to resolve the problem directly. If the financial institution or credit union fails to resolve the problem, communicate the problem and the resolution you are seeking to:

Maine Bureau of Financial Institutions
36 State House Station
Augusta, Maine 04333-0036

To file a complaint electronically, you may contact the Maine Bureau of Financial Institutions at the following internet address:

<https://www.maine.gov/pfr/financialinstitutions/consumer-tools/complaints>.

Questions? (207) 221-5000