



Service Charge Schedule

Miscellaneous Charges

ATM Transactions Service Charge	Unlimited free transactions
ATM Foreign Transactions	Surcharges may apply
ATM/Debit Card Replacement	\$10.00 per card
Amortization Schedule	\$ 5.00
Auburn On-Line	Free
Bill Payer Feature	Free
Bank/Treasurer Check	\$ 3.00 per Check
Certified Checks	\$10.00 per check
Check Reorder Charge	Fees Depend on Style of Check
Collection Item Fee	\$20.00
Copy of Check	\$ 3.00
Copy of Statement	\$ 2.00
Inactive Charge	
Checking - Fee imposed after 12 months of no deposits or withdrawals	\$ 2.00 per month
Savings - Fee imposed after 24 months of no deposits or withdrawals	\$ 1.00 per month
Early Close-out (Within 90 days of opening)	\$10.00 per Account Closed
Incomplete Club (withdrawal prior to maturity)	\$10.00 per withdrawal
Insufficient Funds Charge	\$25.00 per processing item
Insufficient Account Balance for Automatic Loan Payment	\$25.00 per item
IRS Levy Charge	\$25.00
Legal Processing Fee	\$25.00
Money Order	\$ 1.00 per check
Mtg. Payment Returned	\$25.00 per item
Night Deposit Bag	\$15.00 per bag (non refundable)
Notary Public	Free
(Non-customer)	\$ 5.00 per document
OD Protection Tran Fee (Personal Accounts)	\$ 3.00 per item
(Business/Commercial Accounts)	\$ 5.00 per item
On-Us Check Cashing for Non Customers -	\$10.00 per item or 1% of check amount whichever is higher
Research Fee	\$25.00 per hour
Returned Deposited Item Fee	\$ 5.00 per item
Statement Reconciliation-per Mth	\$20.00
Stop Payment Fee	\$25.00 per item
Stop Payment on Bank Checks	\$20.00 per item
Telephone Banking	Unlimited free transactions
Telephone Transfers	\$ 5.00 per transfer
Traveler's Checks	\$ 1.00 per \$100 purchased
Traveler's Checks for 2	\$ 1.75 per \$100 purchased
Safe Deposit Boxes	Annual box fee according to size
Key replacement	\$10.00 per key
Box drill (plus cost of drilling)	\$25.00 per box drilled
Unavailable Funds Fee	\$10.00 per processing item
Wire Transfers	
Outgoing	\$20.00 per wire
Incoming	\$ 5.00 per wire
Foreign	\$45.00 per wire

Service Charges

Christmas Club	No fixed charges
Regular Checking	No fixed charges
Performance N.O.W.	No fixed charges
Passbook or Statement Savings If the <u>daily balance</u> falls below \$25 any day during the month.	\$ 1.00
Health Savings Account To Open an account	\$ 5.00
If the <u>daily balance</u> falls below \$25 any day during the month.	\$ 1.00
Money Market & Maestro Money Market If the <u>daily balance</u> falls below \$2,500 any day during the statement period.	\$ 6.00
Check Cleared (after 3)	\$ 5.00 per check
Small Business Advantage	No fixed charges
Business Money Fund If the <u>daily balance</u> falls below \$2,500 any day during the statement period.	\$ 6.00
Checks Cleared (after 3)	\$ 5.00 per check
Commercial Checking Per month	\$6.00
Per Check	.15
Per Deposit	.10
Per Item Deposited	.10
Per ACH Origination	.10
Per ACH Withdrawal	.10

An Earnings Credit will be applied to the current balance less the 10% Reserve Requirements to reduce or eliminate monthly fees.

If you have a dispute with us regarding your deposit account, you may contact us to attempt to resolve the problem directly. If we fail to resolve the problem, you may communicate the problem and the resolution you are seeking to:

Bureau of Financial Institutions

36 State House Station
Augusta, Maine 04333-0036

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

http://www.state.me.us/pfr/bkg/bkg_consumer.htm

Because Auburn Savings is a federally-chartered financial institution, the Bureau of Financial Institutions will refer you to the appropriate federal supervisory agency and inform you to whom you have been referred.