

Schedule of Fees

Effective November 1, 2017

ALL ACCOUNTS

Statement Copy	Free
Account History.....	Free
Interim Statement.....	Free
Stop Payment Request	\$20.00
Returned Item Fee (ACH and Share Drafts)	\$25.00
Account Research (per hour)	\$25.00
Return Deposited Item (per item)	\$10.00
Inactive Fee (per month)	\$2.00
Canadian Check Processing Fee*	\$15.00
Phone Transfer Fee	\$3.00

SHARE ACCOUNT FEES

Overdraft Protection (ACH, ATM and Share Drafts)	\$1.00
Account Closure (within 6 months of opening).....	\$20.00

SHARE DRAFT ACCOUNT FEES

Overdraft Protection (ACH, ATM and Share Drafts).....	\$1.00
Returned Deposited Item (per item).....	\$10.00
Stop Payment Order	\$20.00
Account Reconciliation (per hour).....	\$25.00
Statement Copy	Free
Check Copy.....	Free
Check Orders.....	Varies
Regular Share Draft (Checking).....	Free
Minimum Balance Draft.....	Free
<i>unless balance drops below \$500, then.....</i>	\$5.00
free4ME Checking (18-25 years old)	Free

WIRE FEES

Incoming Wire	Free
Outgoing Wire.....	\$15.00
International Wire	\$35.00
Wire Transfer in-State CU to CU	\$8.00

SERVICES

Telephone Transfer	\$3.00
Local Fax	\$1.00
Long Distance Fax	\$2.00
Money Order	\$1.00
Bank Check	\$1.00
Online Payment	\$5.00
Photocopy	Free

Home Banking	Free
Notary Services (members only)	Free
Signature Guarantee (members only)	Free
Bill Pay	Free
E-Statement	Free
Shared Branching	Free
Gift Cards	\$3.00
Member Privilege Fee (ACH, Share Drafts, ATM, Point of Sale, per item)	\$25.00
Mobile Banking	Free
Mobile Deposits	Free
Faxed Copy of Paid Draft	Free
No Forwarding Address/Returned Mail	\$3.00
Safe Deposit Box	Varies by Size
Deposit Bags	\$3.00

CHARGES

Legal Processing Fee (writs and summons)	\$25.00
per hour, one hour minimum	
Back-up Withholding Set-up Fee	\$10.00

ATM/VISA DEBIT CARD FEES

Card Issue	Free
Replacement Card Fee	\$10.00
ATM Surcharge (per transaction)	\$1.50
Member Privilege Fee (per item)	\$25.00
<i>Includes electronic funds transfers, ATM, point of sale</i>	
SURF Alliance Transactions	Free
All Non-SURF Alliance Transactions (per transaction).....	\$2.50
Point-of-Sale Transactions.....	Free
Returned Item Fee (per item)	\$25.00
<i>Includes electronic funds transfers, point of sale</i>	
Copy of Statement	Free

LOAN FEES

Loan Extension	\$25.00
Documentation	\$25.00
Loan Payoff Request	\$5.00
Loan Modification	\$250.00
Loan Subordination	\$250.00
Returned Check Fee (per item)	\$10.00

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 Dirigo Federal Credit Union.

REV. 11/17

FOREIGN TRANSACTIONS

The exchange rate used to convert foreign currency to U.S. dollars is selected by the Federal Reserve Bank and is subject to change daily. The exchange rate applied will correspond to the date the foreign item was processed, which may differ from the rate applicable on the date the transaction occurred or was posted to your account. Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. 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.

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.

The Foreign Exchange rate for Canadian Currency and Checks changes daily as items are presented and fees will be charged accordingly based on the daily rate.

LOCATIONS & PHONE NUMBERS

391 Main Street, Lewiston · 207.784.5435
 20 Washington Street, Auburn · 207.783.0351
 1 Lewiston Street, Mechanic Falls · 207.346.3001 172
 Pine Street, South Paris · 207.743.5410

LOBBY HOURS

Monday–Friday · 9:00a.m. – 5:00p.m.
 Saturday · 9:00a.m. – Noon

DRIVE-UP HOURS

Monday–Wednesday · 8:00a.m. – 5:00p.m.
 Thursday · 7:30a.m. – 5:00p.m.
 Friday · 7:30a.m. – 6:00p.m.
 Saturday · 7:30a.m. – Noon

24-HOUR ATM MACHINES

All Dirigo locations have 24/7 ATM facilities



Rate & Fee Schedule

www.dirigofcu.com