

SCHEDULE OF FEES

Effective as of 3/2/20



CHECKING ACCOUNTS

| PRODUCT | NOTES | OCCURRENCE | AMOUNT |
|------------------------------|---|------------|-------------|
| Business Checking | | | FREE |
| Elite Checking | Options to waive fees. Please see product details. | Per month | \$10 |
| Health Savings Account (HSA) | | | FREE |
| Northeast Checking | | | FREE |
| Relationship Checking | | | FREE |
| Student Checking | | | FREE |

CHECKING & MONEY MARKET ACCOUNTS

| SERVICE | NOTES | OCCURRENCE | AMOUNT |
|---------------------------------|----------------------------------|----------------|---|
| Business Checking Deposits | Up to 200 per month | | FREE |
| Business Checking Deposits | Over 200 per month | Per item | \$0.50 |
| Check Orders | Standard and specialty designs | Per order | Varies according to style and quantity. |
| Check Orders with Benefits Plus | Any design | | FREE |
| Convenience Checks | Set of 4 checks | Per set | \$2 |
| Money Order | | Per item | \$3 |
| Official Check | First one free | Per item | \$3 |
| Return/Re-Deposit of Check | | Per occurrence | \$32 |
| Stop Payment | Personal and Official Checks/ACH | Per item | \$32 |

ELECTRONIC SERVICES

| SERVICE | NOTES | OCCURRENCE | AMOUNT |
|---------------------------------|-----------------------------|------------|-------------|
| Automated Telephone Banking | | | FREE |
| Bill Pay | | | FREE |
| Business Bill Pay | | | FREE |
| Business Bill Pay Invoicing | Up to 25 | | \$15 |
| Business Bill Pay Invoicing | Over 25 | Per item | \$2 |
| Digital Wallet | i.e. Apple Pay, Samsung Pay | | FREE |
| eStatements | | | FREE |
| Mobile Banking | | | FREE |
| Mobile Check Deposit | | | FREE |
| Online Banking | | | FREE |
| Person to Person Payments (P2P) | | | FREE |

CREDIT, DEBIT, PRE-PAID AND GIFT CARDS

| SERVICE | NOTES | OCCURRENCE | AMOUNT |
|---|--|-----------------|--------------------------------|
| Card Replacement of Debit Card/Credit Card | Instant Issue in branch | | FREE |
| Card Replacement of Debit Card/Credit Card | Rush order and mailed to address on file | Per card | \$20 |
| Convenience Checks for Credit Card Advances | | | FREE |
| Design your Debit/Credit Card | Personalize your card with image of choice | Per card | \$6 |
| Gift Card | | Per card | \$5 |
| International Service Assessment | Excludes Signature Credit Card | Per transaction | Up to 1% of transaction amount |
| Prepaid Reloadable Card | Generic design | Per card | \$5 |
| Prepaid Reloadable Card | Personalize your card with image of choice | Per card | \$10 |
| Reload of Prepaid Card | Please reference card disclosure | | Varies |

/ Call 888.436.1847

/ Click necu.org

/ Visit your local branch

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| ATMS | | | |
|--|--|------------|-------------|
| SERVICE | NOTES | OCCURRENCE | AMOUNT |
| Withdrawal at a Northeast Credit Union ATM | 28 Credit Union owned ATMs in NH and ME | | FREE |
| Withdrawal at CO-OP ATM | Nearly 30,000 surcharge-free ATMs, covering all 50 states and 10 countries | | FREE |

| FUNDS TRANSFER | | | |
|--|-------|----------------|-------------|
| SERVICE | NOTES | OCCURRENCE | AMOUNT |
| ePay (Online or Automated Phone Banking) | | Per occurrence | \$5 |
| ePay (Staff assisted) | | Per occurrence | \$10 |
| Incoming Electronic Funds Transfer (EFT) | | Per occurrence | FREE |
| Incoming Wire Transfer | | Per occurrence | \$10 |
| Outbound Electronic Funds Transfer (EFT) | | Per occurrence | \$3 |
| Outgoing Wire Transfer (Domestic) | | Per occurrence | \$25 |
| Outgoing Wire Transfer (International) | | Per occurrence | \$50 |
| Withdrawal (Using Automated Telephone Banking) | | Per occurrence | FREE |
| Withdrawal (Contact Center Assisted) | | Per occurrence | \$3 |

| ALL OTHER | | | |
|---------------------------------------|---|----------------|----------------|
| SERVICE | NOTES | OCCURRENCE | AMOUNT |
| Account Closure Within First 180 Days | | Per account | \$25 |
| Account Inactivity (All except HSA) | After 12 months | Per month | \$5 |
| Account Inactivity HSA | After 12 months and less than \$50 balance | Per month | \$5 |
| Bad Address | | Per month | \$5 |
| Bad Address Change | | Per occurrence | \$5 |
| Benefits Plus | Rewards program | Per month | \$4.50 |
| Coin Machine for Members | | Per deposit | FREE |
| Coin Machine for Non-Members | | Per deposit | 10% of deposit |
| Courtesy Pay | Up to \$5 | Per occurrence | FREE |
| Courtesy Pay | Over \$5 | Per occurrence | \$32 |
| Escheatment | | Per account | \$50 |
| Insufficient Funds | | Per occurrence | \$32 |
| Levy/Attachment | | Per account | \$50 |
| Night Deposit Box Key | Replacement or additional keys | Per set | \$5 |
| Notary Services for Members | | | FREE |
| Notary Services for Non-Members | | | \$10 |
| Overdraft Protection | Transfers from savings, checking or credit card | Per occurrence | \$5 |
| Paper Statements | Waived for members under 18 and over 62 | Per statement | \$2 |
| Research | One hour minimum | Per hour | \$25 |
| Statement Copy | | Per statement | \$3 |

Fees are subject to change. If you have a dispute with any fees charged regarding your account, you may contact us directly by calling 888-436-1847. You can also visit your local branch, we will be happy to assist you.

Maine Residents, please contact us directly as noted above, or feel free to contact the Maine Bureau of Financial Institutions, at 36 State House Station, Augusta, Maine 04333-0036; or you can file a complaint electronically, at <http://www.maine.gov/pfr/financialinstitutions/complaint.htm>. DA4159.02.20



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