

Account Service Fees*

as of February 15, 2016

All Accounts

Statement copy (per statement)	\$2.00
Account history print (per page)	\$.50
Closing new account (within 90 days of opening)	\$5.00
Account research (per hour)	\$15.00
Returned statement (per statement)	\$2.00
Overdraft transfer (per transfer)	\$1.00
Dormant accounts inactive for 1 year	\$2.00/per month

Checking Account Fees

NSF fees—checking overdraft (per item)	\$27.00
Overdraft Privilege (per item)	\$27.00
Copy of check	\$2.00
Stop payment fee (per item)	\$20.00
Account reconciliation (per hour)	\$15.00
Check printing	Prices vary depending on style

Wire Transfer Fees

Outgoing domestic	\$15.00
Outgoing international	\$35.00
Returns, reversals, amendments, traces	
· Domestic	\$7.00
· International	\$30.00
Western Union domestic	\$25.00
Western Union international up to \$500	\$30.00
Western Union international >\$500	\$30.00

+ 2% of principal

Other Account Fees

Return item fee (per item)	\$8.00
Money order (each)	\$2.00
Deposit bag, locking (each)	\$15.00
Deposit bag, non-locking (each)	\$2.00
Deposit stamp (each, plus cost)	\$3.00
Collection items (per item)	\$10.00
Photocopies (per page)	\$.25
Fax	First page \$2.00
	Additional pages \$.50

Electronic Funds Transfer Fees

ATM transaction non-SURF ATMs	\$1.00
ATM transaction SURF ATMs (each)	FREE

Card Replacement Fees

Visa Check Card	\$15.00
Visa Credit Card	\$15.00
Visa Check Card/Visa Credit Card PIN reminder	\$5.00

Safe Deposit Boxes

Lost Key	minimum \$60.00
Drilling	minimum \$185.00

*Fees or other conditions may reduce your earnings.

Visa Foreign Transaction Fees: Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars.

A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your account statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

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 plus the 1% International Transaction Fee.

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% + US \$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.

Visa Cash Disbursement Transactions 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 rates appearing in this Rate and Fee Schedule are accurate and effective as of the date indicated above the table. If you have any questions or require current rate information on your accounts, please visit the "Rates" section of our website, www.svfcume.com, or call Sebasticook Valley Federal Credit Union at 207-487-5576.



**Sebasticook Valley
Federal Credit Union**

Your Community Credit Union, Making A World of Difference

Main Office

PO Box 10 · 505 Somerset Avenue · Pittsfield, ME 04967
207-487-5576 · Fax 207-487-3129

Branch Office

PO Box 145 · 87 Moosehead Trail · Newport, ME 04953
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Rev. 11/15

Rate and Fee Schedule

Checking and Savings Accounts



**Sebasticook Valley
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Rate and Fee Schedule

The rates and fees applicable to your account at **Sebasticook Valley Federal Credit Union** are provided in the chart below.

Sebasticook Valley Federal Credit Union may offer other rates for these accounts from time to time.

Rates effective _____

Account Rates and Terms	Savings Accounts	Checking Accounts	IRA Savings	Christmas and Vacation Clubs	Money Market Accounts				
					\$2,000 to \$9,999.99	\$10,000 to \$24,999.99	\$25,000 to \$49,999.99	\$50,000 to \$99,999.99	\$100,000 and up
Dividends									
Dividend Rate		n/a							
Annual Percentage Yield									
Dividends Compounded	monthly		daily	monthly	daily	daily	daily	daily	daily
Dividends Credited	monthly		monthly	monthly	monthly	monthly	monthly	monthly	monthly
Dividend Period	monthly		monthly	monthly	monthly	monthly	monthly	monthly	monthly
Balance Requirements									
Minimum Opening Balance	\$5.00	None	\$5.00	\$5.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00
Minimum Balance required to earn dividends	\$5.00	None	\$5.00	\$5.00	\$2,000.00	\$10,000.00	\$25,000.00	\$50,000.00	\$100,000.00
Balance Method	average daily		average daily	average daily	average daily	average daily	average daily	average daily	average daily
Account Limitations See Section 6 below.					Minimum balance requirement to obtain Annual Percentage Yield for the dividend period.				

Fees or other conditions may reduce your earnings.

Truth-in-Savings Account Disclosure

Except as specifically described, the following disclosures apply to all of the above accounts:

1. Rate Information. The Dividend Rate and Annual Percentage Yield on your accounts as of the last Dividend Declaration Date are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for a 365-day period. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting. Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of each month and ends on the last calendar day of each month.

4. Accrual of Dividends. Dividends will begin to accrue on cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

5. Balance Information. The minimum balance required to open each account and earn dividends is set forth above. Minimum balance requirements are calculated using the Average Daily Balance method. Dividends are also calculated using the Average Daily Balance method. The Average Daily Balance method is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in that period.

For tiered rate accounts, the dividend rate and annual percentage yield is determined based on the tier in which the Average Daily Balance for the statement period falls. This dividend rate and annual percentage yield applies to the entire balance in the account for the statement period.

6. Account Limitations. Limitations for each account are set forth above. For a Share Savings Account or Money Market Account in which transfer limitations apply, no more than six (6) preauthorized, automatic, telephone transfers or transfers made by check, draft, or debit card may be made from these accounts to another of yours or to those of a third party in any month. If you exceed these limitations, your account may be subject to a fee or may be closed.

Complaint Resolution Procedure

If you have a dispute with Sebasticook Valley Federal Credit Union regarding your account(s), you may contact us at 207-487-5576 and attempt to resolve the problem directly.

If we fail to resolve the problem, communicate the problem and the resolution you are seeking to:

Maine Bureau of Financial Institutions
Consumer Outreach Program
36 State House Station
Augusta, ME 04333-0036

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

<http://www.maine.gov/pfr/financialinstitutions/complaint.htm>

The Maine Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation.

When your complaint involves a federally-chartered credit union, the Maine Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency and inform you to whom it has been referred.