

ACCOUNT SERVICE FEES

Savings Account Fees

- History/Microfiche Copy \$ 1.00 per page
- Share Accounts closed within 6 months of opening will be charged a \$15.00 fee.
- NSF • Open Account \$ 25.00 per item

Checking Account Fees

- NSF • Open Account \$ 25.00 per item
- Check Copy
 - Mail \$ 2.00 per item
 - Fax \$ 4.00 per item
- Stop Payment \$ 10.00 per item
- Service Charge \$ 2.00 per month
- Draft Return/Check Deposit \$ 10.00 per item
- Check Printing Price may vary depending on style
- Transfer Fee \$ 4.00 per transaction*

Other Service Fees (applicable to all accounts)

- Account Reconciliation \$ 12.00 per hour
- History/Microfiche Statement copy \$ 1.00 per page
- Wire Transfers
 - Domestic \$ 10.00 per transfer
 - Foreign \$ 15.00 per transfer
- Traveler's Checks
 - Single Signature \$ 1.00 per 100
 - Dual Signature \$ 1.50 per 100
- ATM/Debit Card Replacement Fee \$ 3.00 per card
- Stop Payment on CU Teller Checks \$ 10.00 per item

Electronic Funds Transfer Fees (NEACH)

- ATM Transfers, Inquiries, Denial \$ 1.00 per transaction**
- Withdrawals \$ 1.00 per transaction**
- Point of Sale \$ 1.00 per transaction**
- Fees will be assessed to draft account

*Fee will be assessed after sixth transfer of the month

** Fee will be assessed after the sixth transaction of the month

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 Winthrop Area Federal Credit Union at (207) 377-2124.

Complaint Resolution Procedure

If you have a dispute with Winthrop Area Federal Credit Union regarding your account(s), you may contact us at 207-377-2124 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.



Winthrop Area

FEDERAL CREDIT UNION

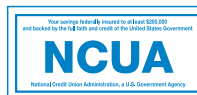
94 Highland Avenue • P.O. Box 55

Winthrop, ME 04364

Telephone: (207) 377-2124

FAX: (207) 377-2767

www.winthropcreditunion.org



This credit union is federally insured by the National Credit Union Administration

R A T E
&
F E E

SCHEDULE

SAVINGS & CHECKING
A C C O U N T S



Winthrop Area

FEDERAL CREDIT UNION

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RATE AND FEE SCHEDULE

Today's Date:

The rates applicable to your account at the **WINTHROP AREA FEDERAL CREDIT UNION** are provided below. The **WINTHROP AREA FEDERAL CREDIT UNION** may offer other rates for these accounts from time to time.

ACCOUNT RATES AND TERMS

ACCOUNT RATES AND TERMS						
	<input type="checkbox"/> <u>Regular Share</u>	<input type="checkbox"/> <u>Special Savings</u>	<input type="checkbox"/> <u>IRA Accounts</u>	<input type="checkbox"/> <u>Club Accounts</u>	<input type="checkbox"/> <u>Draft Checking</u>	<input type="checkbox"/> <u>School Savings</u>
DIVIDENDS		\$2,000.01 - \$40,000.00	\$40,000.01 - \$100,000.00	\$100,000.01 & Over		
Dividend Rate						
Annual Percentage Yield						
Dividends Compounded	Monthly	Monthly	Monthly	Monthly		Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly		Monthly
Dividend Period	Monthly	Monthly	Monthly	Monthly		Monthly
BALANCE REQUIREMENTS						
Minimum Opening Balance	\$25.00	\$2,000.01	None	None	\$25.00	None
Minimum Required Balance	\$25.00	\$2,000.01	None	None	None	\$5.00
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance		Average Daily Balance
ACCOUNT LIMITATIONS See Section 6 below.	Minimum Balance required to earn the Annual Percentage Yield	Minimum Balance required to earn the Annual Percentage Yield	Minimum Balance required to earn the Annual Percentage Yield	Minimum Balance required to earn the Annual Percentage Yield	_____	Minimum Balance required to earn the Annual Percentage Yield

Fees and 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 deposits and noncash deposits (e.g. checks) on the business day you make the deposit to your account. Except for Special Savings accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance required to open each account is set forth above. Dividends and minimum balances are 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 account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed.