

ACCOUNT SERVICE FEES

January 2024

Share (Savings) Account Fees

Closing Account (prior to 6 months)	\$15.00/per item
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Share Drafts (Checking) Account Fees

Return/NSF (includes HE when over LOC)	\$28.00/per item
Member Privilege	\$25.00/per item
Check Copy	\$2.00/per item
Check Printing	Prices may vary
Platinum: 1 box FREE per year	
Auto Transfer due to NSF	\$2.00/per item
Stop Payment (check or ACH)	\$20.00/per request

Other Service Fees (applicable to all accounts)

Account Reconciliation/Research (minimum charge)	\$20.00/per hour
Statement Copy	\$1.00/per stmt
Returned Statement	\$10.00/per item
Deposited Item Returned	\$10.00/per item
Canadian Deposited Item Returned	\$20.00/per item
Wire Transfer	
- TriCorp System	\$15.00/per transfer
- Domestic	\$15.00/per transfer
- International	\$35.00/per transfer
- Incoming	\$5.00/per transfer
Money Order	
- Bronze/Silver	\$1.50/each
- Gold	\$1.00/each
- Platinum	FREE
- Copies - Regular	\$4.00/per item
- Copies - Rush	\$6.00/per item
- Stop Payment	\$20.00/per request
Corporate Draft (check)	
- Bronze/Silver	\$5.00/per draft
- Gold	\$2.50/per draft
- Platinum	FREE
- Copies - Regular	\$4.00/each
- Copies - Rush	\$6.00/each
- Stop Payment	\$20.00/per request
Dormant Account (after 2 years of inactivity)	\$5.00/per month
Faxing Out	\$2.00/first page
- Subsequent Pages	\$1.00/page
Photocopies	\$0.25/page
ATM/Debit Card Re-issue	\$20.00/per request
Signature Guarantee	\$35.00/per item

Electronic Funds Transfer fees

- NorState Federal Credit Union has eliminated ATM and Visa® Check Card fees at Nonproprietary and Proprietary ATMs. Transactions include withdrawals, inquiries, deposits, denials and Point of Sale (POS).

- Fees may be imposed by other institutions.

The rates 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 NorState Federal Credit Union.

Rev 2024

Member Privilege Policy

An insufficient balance can result from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) credit service charges; or (5) the deposit of items which, according to the credit union's Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds. However, if you maintain your account in good standing by demonstrating responsible account management, such as by making regular deposits to bring your account to a positive balance at least once every thirty days, by avoiding excessive overdrafts suggesting use of Member Privilege as a continuing line of credit, having no legal orders, levies or liens against your account and you are not in default on any loan or other obligation, we may approve your overdrafts within your current available Member Privilege limit as a non-contractual courtesy. In addition, based upon our review of your account management, if we determine you may be using Member Privilege as a regular line of credit by creating excessive overdrafts, we may suspend the privilege without any further prior notice. In the normal course of business, we generally pay electronic transactions first and then checks beginning with the lowest dollar amount, per the credit union's policy. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order of item payment may create multiple overdrafts during a single banking day for which you will be charged our standard Member Privilege fee of \$25 for each overdraft (paid) or NSF/Return fee of \$28 for any items returned. You may opt out of the privilege at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. So as not to exceed your limit, please note that the amount of the overdraft plus the credit union's standard Member Privilege fee of \$25 (per item) will be deducted from the overdraft limit. We may refuse to pay an overdraft for you at any time even though we may have previously paid overdrafts for you. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft plus our standard Member Privilege fee of \$25 or NSF/Return fee of \$28 that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one owner on the signature card, each owner and agent, if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdraft plus our standard Member Privilege fee of \$25. Member Privilege should not be viewed as an encouragement to overdraw your account. As always, we encourage you to manage your finances responsibly. If you would like to have this service removed from your account, please call (207) 728-7555. Please note that your Member Privilege limit will not be reflected in your balance provided by a teller, at the ATM, through NorState OnLine or Audio Response.

LIMITATIONS: Member Privilege is a non-contractual courtesy that is available to individually/jointly owned accounts in good standing for personal or household use.

NorState Federal Credit Union reserves the right to limit participation to one account per household and to discontinue this service without prior notice.

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 U.S. \$1.25 on international ATM transactions where a surcharge fee has not been assessed. Visa assesses a cash disbursement fee of U.S. \$0.50 on International ATM transactions where a surcharge fee has been assessed.

*Except in Visa Europe Region



Rate & Fee Schedule

Savings & Checking Accounts

Madawaska | Eagle Lake
Ashland | Van Buren
Fort Kent | Presque Isle

1.800.804.7555

www.norstatefcu.org

NorState
Federal Credit Union
Your Lifelong Financial Partner

PLEASE VISIT OUR WEBSITE FOR UPDATED RATES.

norstatefcu.org

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 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 providing for the required reserves. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. All the above accounts are variable rate accounts. The rates will be adjusted at the discretion of the Board of Directors of the Credit Union. The Credit Union reserves the right to change dividend rates at any time.

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 the month.

4. Accrual of Dividends. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will be paid.

5. Balance Information. The minimum balance required to open each account is set forth above. Dividends are calculated by the Average Daily Balance method, which applies a periodic rate to the Average Daily Balance in the account for the period. The Average Daily Balance 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 the period.

6. Account Limitations. Account limitations for each account are set forth above. For Share/Savings, Clubs, and Money Market/Flex accounts in which transfer limitations apply, no more than six (6) pre-authorized, 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 may be closed. For a Money Market/Flex account, a minimum of \$500 can be withdrawn or deposited.