

Complimentary Services for Our Clients

Free use of Androscoggin Bank ATM's for Clients. We do not charge clients for the use of any Androscoggin Bank or non-Androscoggin Bank ATM. At non-Androscoggin Bank ATM's, the owner of the ATM may charge a fee - even for a balance inquiry or incomplete transactions.

Online Banking Services. We offer many free Online Banking services including Bill Pay, transfers between your accounts with us, eStatements, and account alerts.

Mobile Banking Services. We do not charge for basic mobile banking services including remote check deposits and text alerts.

Coin Counting. Some of our locations have a coin counting machine that can count your change you have been saving for your vacation or college fund. Check with your local branch for availability.

Notary Services. We offer free notary services to our clients at all of our locations.

Schedule of Fees and Charges

Account Research & Reconciliation		Other Charges	
Basic Research (1 hour minimum)	\$25.00 per hour	Abandoned Property Escheat fee	\$20.00
ATM/Debit Card Charges		Asset Verification (written request)	\$2.00
Replacement/Reactivation	\$5.00	Canadian Check Cashing	Exchange Rate (plus bank costs)
ATM or Debit Card Express Delivery	\$75.00	Check by Phone	\$10.00
Checking Account Charges		Check Cashing for non-clients (Client, State and Federal Government only)	\$10.00
Copy of Check	\$1.00 per item	Collection: Checks, Drafts, Bankbooks	\$25.00
Copy of Statement	\$5.00 per copy	Early Account Closure (within 90 days)	\$25.00
Duplicate Statement	\$5.00 per item	Exceeding Electronic Withdrawal Limits	\$3.00 per item
Overdrafts/Returned Item Fee (Nonsufficient/Uncollected Funds)		Foreign Drafts: (minimum \$300 USD value)	\$50.00
Paid Overdraft Fee	\$35.00 per item	Foreign Currency Order (minimum \$300 USD value)	\$35.00
Returned Item Fee	\$35.00 per item	IRA Transfer to another Source	\$35.00
Safe Deposit Boxes		Legal Processing (subpoenas, summons, levies, etc.)	\$100.00
Box Drilling	\$20.00 plus cost	Link Transfer Fee (per transfer)	\$3.00
Key Replacement	\$20.00	Money Order (Clients Only)	\$4.00
Wire Transfers		Night Deposit Bags (refundable deposit)	\$15.00
Domestic Incoming (client)	\$15.00	Night Deposit Key Replacement	\$15.00
Domestic Outgoing (client)	\$25.00	Returned Deposited Items and return of ACH originated Item Charge	\$15.00
Domestic Outgoing Via Online Banking	\$15.00	Statement Return Incorrect Address	\$10.00
International Incoming (client)	\$20.00	Stop Item Charge	
International Outgoing (client)	\$50.00	Branch assisted	\$30.00
International Outgoing Via Online Banking	\$30.00	Via Online Banking	\$15.00
		Signature Guarantee	\$5.00
		Treasurer's Check (Clients Only)	\$5.00

Complaint Procedure: To our clients - the Maine Bureau of Financial Institutions has established the following procedure to resolve disputes over account transactions:

If you have a dispute with your financial institution regarding your deposit account, you may contact the financial institution and attempt to resolve the problem directly. If the institution fails to resolve the problem, communicate the problem and the resolution you are seeking by mail to: Bureau of Financial Institutions, 36 State House Station, Augusta, Maine 04333-0036

To file the complaint electronically, you may contact the Bureau of Financial Institutions at the following internet address: <http://www.maine.gov/pfr/financialinstitutions/complaint.htm>

The 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 financial institution, the Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency and inform you to whom it has been referred.