

**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. Online services incurring fees are outlined below.

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

Basic Research (1 hour minimum) \$25.00 per hour

ATM/Debit Card Charges

Replacement/Reactivation \$5.00

ATM or Debit Card Express Delivery \$75.00

Checking Account Charges

Copy of Check \$1.00 per item

Copy of Statement \$5.00 per copy

Duplicate Statement \$5.00 per item

Overdrafts/Returned Item Fee (Nonsufficient/Uncollected Funds)

Paid Overdraft Fee \$35.00 per item

Returned Item Fee \$35.00 per item

Safe Deposit Boxes

Box Drilling \$20.00 plus cost

Key Replacement \$20.00

Wire Transfers

Domestic Incoming (client) \$15.00

Domestic Outgoing (client) \$25.00

Domestic Outgoing Via Online Banking \$15.00

International Incoming (client) \$20.00

International Outgoing (client) \$50.00

International Outgoing Via Online Banking \$30.00

Other Charges

Abandoned Property Escheat fee \$20.00

Asset Verification (written request) \$2.00

Canadian Check Cashing Exchange Rate
(plus bank costs)

Check by Phone \$10.00

Check Cashing for non-clients
(Client, State and Federal Government only) \$10.00

Collection: Checks, Drafts, Bankbooks \$25.00

Early Account Closure (within 90 days) \$25.00

Exceeding Electronic Withdrawal Limits \$3.00 per item

Foreign Drafts: (minimum \$300 USD value) \$50.00

Foreign Currency Order (minimum \$300 USD value) \$35.00

IRA Transfer to another Source \$35.00

Legal Processing (subpoenas, summons, levies, etc.) \$100.00

Link Transfer Fee (per transfer) \$3.00

Money Order (Clients Only) \$4.00

Night Deposit Bags (refundable deposit) \$15.00

Night Deposit Key Replacement \$15.00

Returned Deposited Items and return of ACH
originated Item Charge \$15.00

Small Business Online ACH Origination \$1.00 per item

Statement Return Incorrect Address \$10.00

Stop Item Charge
Branch assisted \$30.00
Via Online Banking \$15.00

Signature Guarantee \$5.00

Treasurer's Check (Clients Only) \$5.00

Questions?

Contact a specialist today at (800) 966-9172 or androscogginbank.com

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.

