

However, if the aggregate balance is below the minimum requirement for the current level at the time of the system update, the account will move down to the appropriate level.

What products/accounts contribute to the total aggregate account balance?

The products contributing to the total account balances are: savings, checking, money market savings, certificates, IRAs, all consumer loans, signature loans, Visa cards and mortgage loans including home equity loans, and lines of credit.

Are the levels based on total aggregate account balances only?

No, for the Silver and Gold levels a checking account with a Visa debit card is required and you must choose at least one of two products, either Home Banking with eStatements or Direct Deposit plus the aggregate account balances. The free4ME level requires a checking account with a Visa debit card and you must be 18 to 25 years of age.

What level do new Memberships qualify for?

The levels will be the same for every member. The products contributing to the total account balances are: savings, checking, money market savings, certificates, all consumer loans, signature loans, Visa cards and mortgage loans including home equity loans, and lines of credit.

How will I know what level I am currently in?

Your monthly statement will display your current Relationship Rewards Level.

Does this apply to Business and Organizational Club accounts?

No, Business and Organizational Club accounts are excluded from this program. However, a tier may be added in the future to address these types of accounts.



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Rev. 6/18



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PRODUCTS AND SERVICES <i>Effective June 1, 2018</i>	BRONZE	SILVER	GOLD	free4ME
Total Balances - Savings, Loans & VISA	\$0.00-\$2,499.99	\$2,500 - \$34,999.99	\$35,000.00+	18-25 Yrs of Age
VISA Debit Card Required	No	Yes	Yes	Yes
Home Banking w/eStmts or Direct Deposit	No	Choose	Choose	No
Teller Check	\$2	\$1	\$1	\$1
Money Order	\$2	\$1	\$1	\$1
NSF Returned	\$25	\$25	\$25	\$25
Deposit Returned <i>(Return checks drawn on another bank)</i>	\$10	\$10	\$5	\$5
Stop Payment	\$25	\$15	\$15	\$15
Account History	\$1	Free	Free	Free
Copy of Statement	\$3	\$2	\$1	\$1
Copy of Money Order	\$2	\$1	Free	Free
Copy of Teller Check	\$2	\$1	Free	Free
Early Account Closure <i>(Within 180 days)</i>	\$15	\$15	Free	Free
Telephone Transfer	\$2	\$1	Free	Free
Bill Pay-Monthly <i>(\$4.95)</i>	Free w/eStatements	Free w/eStatements	Free w/eStatements	Free w/eStatements
Legal-levies/Writs/Summons	\$30	\$30	\$30	\$30
Auto Transfer Overdraft	\$2	Free	Free	Free
Wire-Domestic In	\$5	\$5	\$5	\$5
Wire-Domestic Out	\$18	\$15	\$15	\$15
Wire-Foreign Out	\$30	\$30	\$30	\$30
Debit Card Replacement	1 free/\$5 each	1 free/\$5 each	2 free/\$5 each	2 free/\$5 each
Account Reconciliation <i>(\$5 minimum)</i>	\$20/hr.	\$20/hr.	\$20/hr.	\$20/hr.
Bad Address <i>(per occurrence)</i>	\$10	\$10	\$10	\$10
Fax <i>(First page Free)</i>	Additional \$2/pg	Additional \$1/pg	10 pgs Free/\$1 Additional	10 pgs Free/\$1 Additional
Inactivity Fee	\$10 annually	\$10 annually	Free	Free
Gift Card	\$4.95	\$4.95	\$4.95	\$4.95
Photocopy	\$0.25 each	\$0.25 each	10 pgs Free/\$.25 Additional	10 pgs Free/\$.25 Additional
Canadian Check/Canadian Funds	\$5.00	\$5.00	Free	Free
Abandon Property Fee	\$15.00	\$15.00	Free	Free
Re-Opening Checking Account	\$25.00	\$25.00	\$25.00	\$25.00
Check Orders Deducted From Member's Account	CU Cost	CU Cost	CU Cost	CU Cost
Temporary VISA Debit Card Increase	\$30.00	\$30.00	\$30.00	\$30.00
Expedited VISA Card	\$25.00	\$25.00	\$25.00	\$25.00
Expedited VISA Debit Card	\$62.00	\$62.00	\$62.00	\$62.00
Notary Public & Signature Guarantee	Free	Free	Free	Free
Safe Deposit Box Rental	Call CU	Call CU	Call CU	Call CU
Loan Subordination Request	\$150.00	\$150.00	\$150.00	\$150.00

Fees Subject to Change.

Relationship Rewards

Frequently Asked Questions

How do I register for the Relationship Rewards Program?

Our internal processing system will automatically qualify Member accounts for the appropriate service level. To be placed into a Relationship Rewards Level in addition to the aggregate balance and services criteria, your account must be in good standing. Your account must also remain in good standing to receive the rewards and benefits applicable to your current level. ("Good standing" means that you do not have any delinquent loans, or any other fees owed to the Credit Union on your account).

How are the balances on savings and checking accounts determined?

- 25th of every month balance of all Shares, Certificates, Money Markets and IRA's
- 25th of every month balances of all loans
- 25th of every month of all credit card limits

Is my level determined by combining all my deposit and loan balances on multiple accounts?

No. The appropriate service level is determined per individual account number. If a Member has multiple accounts, each account's level will be determined separately.

What happens when my account balance falls below the minimum for the current level?

The aggregate balances are determined by the balances on the 25th of every month. So, if an account falls below the total balance level for a day, a week, etc. your level will not be immediately affected.

(continued)