



**Rate and Fee Schedule**

This Rate and Fee Schedule is part of your Agreement with the Credit Union. The Date of this Rate and Fee Schedule is : **4/1/2023** The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above.

**Contact Information and Opt-Outs:**

To report Fraud or Unauthorized Activity, Errors on your Accounts, Opt-out options, or any other inquires, please call the Credit Union at: (207) 469-6341 or (800) 639-2206. You can also write to the Credit Union by mail at PO Box G, Bucksport ME 04416, or by email through: [www.seaboardfcu.com/contactus](http://www.seaboardfcu.com/contactus)

| Share Account Disclosures              | Share Savings Account | Money Market Account | Checking Account | IRA Savings Account | Christmas Club Account* | Non-Dividend Account |
|--|-----------------------|----------------------|------------------|---------------------|-------------------------|----------------------|
| Dividend Rate                          | 0.50%                 | 3.00%                | 0.00%            | 3.00%               | 0.50%                   | 0.00%                |
| Annual Percentage Yield ("APY")        | 0.50%                 | 3.04%                | 0.00%            | 3.04%               | 0.50%                   | 0.00%                |
| Dividends-Period, compounded, Credited | Monthly               | Monthly              | Monthly          | Monthly             | Monthly                 | Monthly              |
| Balance Method                         | Daily                 | Daily                | Daily            | Daily               | Daily                   | Daily                |
| Minimum Opening Deposit                | \$ 5.00               | \$ 25.00             | \$ 25.00         | \$ 5.00             | \$ -                    | \$ 25.00             |
| Minimum Balance to Earn APY listed     | \$ 5.00               | \$2,500.00           | \$500.00         | None                | None                    | N/A                  |

\*Balance in Christmas Club account is automatically transferred to the Share Savings Account on September 30th.

| Fixed Rate Term Share/IRA/HSA Certificates | Share Certificate | Premium Share Certificate | IRA and HSA Certificate | Premium IRA and HSA Certificate | Notices  |
|--|-------------------|---------------------------|-------------------------|---------------------------------|--|
| Penalties may apply for early withdrawals* |                   |                           |                         |                                 |  |
| Minimum Amount to open account             | \$ 500.00         | \$ 100,000.00             | \$ 500.00               | \$ 100,000.00                   |  |
| 3-Month Term- Rate                         | 3.00%             | 3.10%                     | 3.00%                   | 3.10%                           | <b>*Early withdrawal penalty:</b><br>For term of 18 months or less the forfeiture is equal to one month of dividends whether earned or not. For terms of greater than 18 months, the forfeiture is equal to six months of dividends whether earned or not.<br><br><b>Note: Rates subject to change without notice.</b> |
| 3-Month Term-Annual Percentage Yield       | 3.04%             | 3.14%                     | 3.04%                   | 3.14%                           |  |
| 6-Month Term-Rate                          | 3.00%             | 3.10%                     | 3.00%                   | 3.10%                           |  |
| 6-Month Term-Annual Percentage Yield       | 3.04%             | 3.14%                     | 3.04%                   | 3.14%                           |  |
| 12-Month Term-Rate                         | 3.50%             | 3.60%                     | 3.50%                   | 3.60%                           |  |
| 12-Month Term-Annual Percentage Yield      | 3.56%             | 3.66%                     | 3.56%                   | 3.66%                           |  |
| 18-Month Term-Rate                         | 4.00%             | 4.10%                     | 4.00%                   | 4.10%                           |  |
| 18-Month Term-Annual Percentage Yield      | 4.07%             | 4.17%                     | 4.07%                   | 4.17%                           |  |
| 24-Month Term-Rate                         | 4.00%             | 4.10%                     | 4.00%                   | 4.10%                           |  |
| 24-Month Term-Annual Percentage Yield      | 4.07%             | 4.17%                     | 4.07%                   | 4.17%                           |  |
| 36-Month Term-Rate                         | 4.00%             | 4.10%                     | 4.00%                   | 4.10%                           |  |
| 36-Month Term-Annual Percentage Yield      | 4.07%             | 4.17%                     | 4.07%                   | 4.17%                           |  |
| 48-Month Term-Rate                         | 4.00%             | 4.10%                     | 4.00%                   | 4.10%                           |  |
| 48-Month Term-Annual Percentage Yield      | 4.07%             | 4.17%                     | 4.07%                   | 4.17%                           |  |
| 60-Month Term-Rate                         | 4.25%             | 4.35%                     | 4.25%                   | 4.35%                           |  |
| 60-Month Term-Annual Percentage Yield      | 4.33%             | 4.43%                     | 4.33%                   | 4.43%                           |  |

**Credit to Accounts for Member Deposits, Business Day Disclosures and Certain General Limitations:**

|  |   |
|--|---|
| <b>The Credit Union's "daily cut-off time":</b>  | All deposits or transactions received after the time we close for business on a day we are open, received after we open our Night Depository, or received on a day we are closed for business, will be treated as if received on the next business day that we are open.  |
| <b>Credit Union's "daily cut-off time" for Uniform Commercial Code funds transfer:</b> | Any dollar amount may be transferred until 4:00 p.m. on a business day. Any request for a transfer after 4:00 p.m., may not be sent until the next business day we are open.  |
| <b>Credit Union's business day disclosure:</b>   | Our business days are Monday through Friday 8:00 a.m. to 4:30 p.m., excluding holidays. For any business day, items in our Night Depository will be collected by 8:00 a.m. and posted by 12:00 p.m. (Deposits to the Night Depository made after 8:00 a.m. or on a day we are not open will be processed by 12:00 p.m. on the next business day we are open). |
| <b>Stop Payment Orders:</b>  | The Credit Union will not be obligated to take any action on a valid and appropriate stop payment order received by us after 4:00 p.m. on a business day until the next business day we are open.   |
| <b>Daily Cash Withdrawal Limits:</b>   | \$25,000.00 per business day. Amounts over \$25,000.00 may be accommodated contingent upon available funds at any specific branch location.   |
| <b>Approved Check Printer Vendor:</b>  | Main Street Inc.  |

**Funds Availability Amount:**

|  |             |                 |
|--|-------------|-----------------|
| Amount that must be available by the next business day:  | \$ 225.00   |                 |
| Additional Amount to make available if we extend immediate availability by one day:  | \$ 450.00   |                 |
| Large deposits (over \$5,525) and New Accounts (opened for less than 30-days) may have extended holds up to nine (9) days. |             |                 |
| Daily ATM Limits in a 24 hour period:  | \$ 500.00   | 5 transactions  |
| Daily Point of Sale (POS) limits in a 24 hour period:  | \$ 2,500.00 | 10 transactions |
| Bill Payer Limits in a 24 hour period:   | \$ 5,000.00 |                 |

**Relationship Rewards:**

Your accounts are automatically assigned to the appropriate level based on the criteria listed below. In addition to the aggregate balance and service criteria, your account must be in good standing and remain in good standing to receive benefits. "Good Standing" means that you do not have any delinquent loans or any other fees owed to the Credit Union. Balances are determined on the 25th of each month and the level you qualify for will be shown on your statements.

| <b>Products and Service Fees:</b>   | <b>BRONZE</b>        | <b>SILVER</b>             | <b>GOLD</b> | <b>YOUNG/FREE</b>  |   |
|---|----------------------|---------------------------|-------------|--------------------|---|
| <b>Total Balances-Savings, Loans and VISA</b>                               | \$0.00 to \$2,499.99 | \$2,500.00 to \$34,999.99 | \$35,000+   | 18-25 years of age | Note: your account will move automatically to the level you qualify for each month when your statement is prepared. |
| <b>VISA Debit Card Required</b>   | No                   | Yes                       | Yes         | Yes                |   |
| <b>Home Banking w/Estatements or Direct Deposit</b>                         | No                   | Choose                    | Choose      | Choose             |   |
| <b>Abandon Property Fee</b>   | \$ 15.00             | \$ 15.00                  | Free        | Free               |   |
| <b>Account History</b>  | \$ 1.00              | Free                      | Free        | Free               |   |
| <b>Account Research per hour (\$5 min.)</b>                                 | \$ 20.00             | \$ 20.00                  | \$ 20.00    | \$ 20.00           |   |
| <b>Auto Transfer Overdraft</b>  | \$ 2.00              | Free                      | Free        | Free               |   |
| <b>ATM Withdrawal fee (using a Seaboard Card at a SURF or Seaboard ATM)</b> | Free                 | Free                      | Free        | Free               |   |
| <b>Bad Address</b>  | \$ 10.00             | \$ 10.00                  | \$ 10.00    | \$ 10.00           |   |
| <b>Bill Pay-monthly-with estatements</b>                                    | Free                 | Free                      | Free        | Free               |   |
| <b>Bill Pay-monthly-without estatements</b>                                 | \$ 2.95              | \$ 2.95                   | \$ 2.95     | \$ 2.95            |   |
| <b>Canadian Check US \$</b>   | \$ 5.00              | \$ 5.00                   | Free        | Free               |   |
| <b>Cashier's Check</b>  | \$ 2.00              | \$ 1.00                   | \$ 1.00     | \$ 1.00            |   |
| <b>Check order-deducted from account</b>                                    | Cost                 | Cost                      | Cost        | Cost               |   |
| <b>Copy of Cashier's Check</b>  | \$ 2.00              | \$ 1.00                   | Free        | Free               |   |
| <b>Copy of Statement</b>  | \$ 3.00              | \$ 2.00                   | \$ 1.00     | \$ 1.00            |   |
| <b>Copy of Teller Check</b>   | \$ 2.00              | \$ 1.00                   | Free        | Free               |   |
| <b>Debit Card Replacement-#free/year</b>                                    | 1                    | 1                         | 2           | 2                  |   |
| <b>Debit Card Replacement after free ones</b>                               | \$ 5.00              | \$ 5.00                   | \$ 5.00     | \$ 5.00            |   |
| <b>Debit Card- Temporary Increase</b>                                       | \$ 30.00             | \$ 30.00                  | \$ 30.00    | \$ 30.00           |   |
| <b>Debit Card-Expedited replacement</b>                                     | \$ 62.00             | \$ 62.00                  | \$ 62.00    | \$ 62.00           |   |
| <b>Credit Card-Expedited replacement</b>                                    | \$ 25.00             | \$ 25.00                  | \$ 25.00    | \$ 25.00           |   |
| <b>Deposit Returned</b>   | \$ 10.00             | \$ 10.00                  | \$ 5.00     | \$ 5.00            |   |
| <b>Early Account Closure</b>  | \$ 15.00             | \$ 15.00                  | Free        | Free               |   |
| <b>FAX-per page (first 10 pages no charge)</b>                              | \$ 2.00              | \$ 1.00                   | \$ 1.00     | \$ 1.00            |   |
| <b>Gift Card (non-reloadable)</b>   | \$ 2.95              | \$ 2.95                   | \$ 2.95     | \$ 2.95            |   |
| <b>Gift Card (reloadable)</b>   | \$ 4.95              | \$ 4.95                   | \$ 4.95     | \$ 4.95            |   |
| <b>Inactivity Fee-annually</b>  | \$ 10.00             | \$ 10.00                  | Free        | Free               |   |
| <b>Legal-Levies/writs/summons (per occurrence)</b>                          | \$ 30.00             | \$ 30.00                  | \$ 30.00    | \$ 30.00           |   |
| <b>Member Privilege-Overdraft Fee (each)</b>                                | \$ 20.00             | \$ 20.00                  | \$ 20.00    | \$ 20.00           | Charged if account is over-drawn by more than \$20.00   |
| <b>Maximum number of charges per day</b>                                    | 3                    | 3                         | 3           | 3                  |   |
| <b>Money Order (each, max. \$1,000 each)</b>                                | \$ 2.00              | \$ 1.00                   | \$ 1.00     | \$ 1.00            |   |
| <b>Notary Public/Signature Guarantee</b>                                    | Free                 | Free                      | Free        | Free               |   |
| <b>NSF Returned</b>   | \$0.00               | \$0.00                    | \$0.00      | \$0.00             |   |
| <b>Online Bill Payer Return item</b>  | \$ 10.00             | \$ 10.00                  | \$ 10.00    | \$ 10.00           |   |
| <b>Photocopy-each (first 10)</b>  | \$ 0.25              | \$ 0.25                   | Free        | Free               |   |
| <b>Photocopy-each (after the first 10)</b>                                  | \$ 0.25              | \$ 0.25                   | \$ 0.25     | \$ 0.25            |   |
| <b>Re-opening Checking Account</b>  | \$ 25.00             | \$ 25.00                  | \$ 25.00    | \$ 25.00           |   |
| <b>Safe Deposit Box Rental</b>  | Contact CU           | Contact CU                | Contact CU  | Contact CU         |   |
| <b>Stop Payment</b>   | \$ 25.00             | \$ 15.00                  | \$ 15.00    | \$ 15.00           |   |
| <b>Telephone Transfer</b>   | \$ 2.00              | \$ 1.00                   | Free        | Free               |   |
| <b>Wire-Domestic In</b>   | \$ 5.00              | \$ 5.00                   | \$ 5.00     | \$ 5.00            |   |
| <b>Wire-Domestic Out</b>  | \$ 18.00             | \$ 15.00                  | \$ 15.00    | \$ 15.00           |   |

\*Fees stated apply unless a specific law requires a lesser amount, in which case the lesser amount shall apply. \*No loan fees are in this schedule.

**Shared Branching Terms:**

**Limitations:** The shared branch Credit Union you are visiting may impose daily aggregate withdrawal limits.

**Shared Branching Fees:** The shared branching location may have fees they can impose. The Credit Union has no control over such fees and you should pose any questions regarding such to the charging financial institution.

**Other Limitations:** Access to shared branching can be limited or refused based on any terms in the Membership Agreement or any policies or procedures of this Credit Union or the shared branch Credit Union.