



Educate. Empower. Evolve.

Business Share Draft Accounts Rate and Fee Schedule

Rates Effective as of Today:

Business Superior Draft

Dividends and Minimum Balance Required to Earn Dividends

- Dividend Rate .15%
- APY .15%
- Minimum Balance \$3,000.00

Balance Requirements

- Minimum Balance to Open \$0.00

Balance Method

- Average Daily Balance

Monthly Service Charge

- Average Balance between \$0.00 and \$2,999.99 \$10.00
- Average Balance \$3,000.00 and higher \$ 0.00

Business Superior Draft with Analysis

Dividends and Minimum Balance Required to Earn Dividends

- Dividend Rate .00%
- APY .00%
- Minimum Balance N/A

Balance Requirements

- Minimum Balance to Open \$0.00

Monthly Service Charge

- 0-75 items processed \$0.00
- Over 75 items processed \$.15 per item

Locations in Augusta, Skowhegan, Waterville and Winslow

(800) 326-6190 ♦ www.newdimensionsfcu.com

Share & Share Draft Account Fees

Inactivity Fees (after 1 year)	\$5.00 per month
Closed before 90 days	\$25.00 share only
NSF Fee	\$25.00
Overdraft Privilege Fee	\$25.00
ACH Return Item Fee	\$25.00
Stop Payment Fee	\$25.00
Overdraft Transfer Fee	\$1.00
Deposit Item Return Fee	\$10.00
Copy of Check	\$5.00 per item*
Statement Copy Fee	\$5.00 per item*
Account Reconciliation Fee Check	\$25.00 per hour
Printing Fee	Varies
Canadian Check Processing Fee	\$20.00

*Or \$25 per hour, whichever is less

Safe Deposit Boxes

Annual rental fee per size of box	
3x5	\$25.00
5x5	\$35.00
3x10	\$45.00
5x10	\$55.00
10x10	\$75.00
Late Fee (after March 31)	\$5.00 per month
Lost Key	At Cost
Lock Drilling/Replacement	At Cost

Other Service Fees (applicable to all accounts)

Photocopies	\$0.25 per page
Fax Fee	\$1.00 per page
Money Order Fee	\$1.00
Corporate Share Draft Fee	\$2.00
Visa Gift Card Fee	\$5.00
Prepaid Card Reload Fee	\$4.95
Return Mail Fee	\$5.00*
New Instant Issue (with PIN reset)	\$10.00
Replacement Debit or ATM Card Fee	\$10.00
Debit Card PIN Change Fee	\$2.00
New Card Rush Order	\$73.00
Wire Transfer, Domestic	\$15.00
Wire Transfer, Foreign	\$30.00
Synergent CU Member Wire	\$5.00
Coin Machine	5% of coins processed
Coin Handling Fee	1% of purchased coin > \$50.00
Stop Automatic Payment (EFT/ACH)	\$25.00 (1 st free)
Payment by Phone	\$5.00 Online, \$10.00 with staff assistance

*Per occurrence, unless otherwise noted

Fees may reduce your earnings.

Account Service Fees

The rates and fees appearing in this Rate and Fee Schedule are accurate and effective as of the date inside. If you have any questions or require current rate and fee information on your accounts, please call New Dimensions Federal Credit Union at 800-326-6190.

Visa Foreign Transactions: Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars.

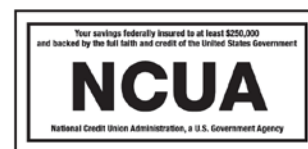
A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your account statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

Visa will charge 1% 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.

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.



Federally Insured by NCUA

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