

ACCOUNT SERVICE FEES May 2025

Share (Savings) Account Fees

Closing Account (prior to 6 months) \$15.00/per item

Share Drafts (Checking) Account Fees

Return/NSF (includes HE when over LOC) \$28.00/per item
 Member Privilege \$25.00/per item
 Check Copy \$2.00/per item
 Check Printing Prices may vary
 Platinum: 1 box FREE per year
 Auto Transfer due to NSF \$2.00/per item
 Stop Payment (check or ACH) \$20.00/per request

Other Service Fees (applicable to all accounts)

Account Reconciliation/Research (minimum charge) \$20.00/per hour
 Statement Copy \$1.00/per stmt
 Returned Statement \$10.00/per item
 Deposited Item Returned \$10.00/per item
 Canadian Deposited Item Returned \$20.00/per item
 Wire Transfer
 - TriCorp System \$15.00/per transfer
 - Domestic \$15.00/per transfer
 - International \$35.00/per transfer
 - Incoming \$5.00/per transfer
 Money Order
 - Bronze/Silver \$1.50/each
 - Gold \$1.00/each
 - Platinum FREE
 - Copies - Regular \$4.00/per item
 - Copies - Rush \$6.00/per item
 - Stop Payment \$20.00/per request
 Corporate Draft (check)
 - Bronze/Silver \$5.00/per draft
 - Gold \$2.50/per draft
 - Platinum FREE
 - Copies - Regular \$4.00/each
 - Copies - Rush \$6.00/each
 - Stop Payment \$20.00/per request
 Dormant Account (after 2 years of inactivity) \$5.00/per month
 Faxing Out \$2.00/first page
 - Subsequent Pages \$1.00/page
 Photocopies \$0.25/page
 ATM/Debit Card Re-issue \$20.00/per request
 Signature Guarantee \$35.00/per item
 Canadian Currency Order \$25.00

Electronic Funds Transfer fees

- NorState Federal Credit Union has eliminated ATM and Visa® Check Card fees at Nonproprietary and Proprietary ATMs. Transactions include withdrawals, inquiries, deposits, denials and Point of Sale (POS).

- Fees may be imposed by other institutions.

The rates appearing in this Rate and Fee Schedule are accurate and effective for accounts as of the date indicated on the inside. If you have any questions or require current rate information on your accounts, please call NorState Federal Credit Union.

Rev 2025

Member Privilege Policy

An insufficient balance can result from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) credit service charges; or (5) the deposit of items which, according to the credit union's Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds. However, if you maintain your account in good standing by demonstrating responsible account management, such as by making regular deposits to bring your account to a positive balance at least once every thirty days, by avoiding excessive overdrafts suggesting use of Member Privilege as a continuing line of credit, having no legal orders, levies or liens against your account and you are not in default on any loan or other obligation, we may approve your overdrafts within your current available Member Privilege limit as a non-contractual courtesy. In addition, based upon our review of your account management, if we determine you may be using Member Privilege as a regular line of credit by creating excessive overdrafts, we may suspend the privilege without any further prior notice. In the normal course of business, we generally pay electronic transactions first and then checks beginning with the lowest dollar amount, per the credit union's policy. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order of item payment may create multiple overdrafts during a single banking day for which you will be charged our standard Member Privilege fee of \$25 for each overdraft (paid) or NSF/Return fee of \$28 for any items returned. You may opt out of the privilege at any time, but you are responsible for any overdraw balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. So as not to exceed your limit, please note that the amount of the overdraft plus the credit union's standard Member Privilege fee of \$25 (per item) will be deducted from the overdraft limit. We may refuse to pay an overdraft for you at any time even though we may have previously paid overdrafts for you. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft plus our standard Member Privilege fee of \$25 or NSF/Return fee of \$28 that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one owner on the signature card, each owner and agent, if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdraft plus our standard Member Privilege fee of \$25. Member Privilege should not be viewed as an encouragement to overdraw your account. As always, we encourage you to manage your finances responsibly. If you would like to have this service removed from your account, please call (207) 728-7555. Please note that your Member Privilege limit will not be reflected in your balance provided by a teller, at the ATM, through NorState OnLine or Audio Response.

LIMITATIONS: Member Privilege is a non-contractual courtesy that is available to individually/jointly owned accounts in good standing for personal or household use.

NorState Federal Credit Union reserves the right to limit participation to one account per household and to discontinue this service without prior notice.

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

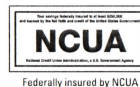
A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your account statement. This fee will be assessed on all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

Visa charges 0.8% 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 plus the 1% International Transaction Fee.

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



Rate & Fee Schedule Savings & Checking Accounts

Madawaska | Eagle Lake
 Ashland | Van Buren
 Fort Kent | Presque Isle

1.800.804.7555

www.norstatefcu.org

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 Federal Credit Union

Your Lifelong Financial Partner