

Hannaford Associates Federal Credit Union

ACCOUNT SERVICE FEES AS OF 5/2/2006

SAVINGS FEES

Dormancy Annualized	\$36.00
Early Close (within 6 mo.)	\$6.00

CHECKING FEES

Overdraft Transfer (Internal accts)	\$4.00	per item
Check Ordering (Basic)	\$14.40	Optional
Overdraft	\$25.00	per item
Courtesy Pay Overdraft	\$25.00	per item
Stop Payment	\$20.00	per item
Copy of Draft	\$5.00	per item
Non-magnetic Ink Charge	\$3.00	

ELECTRONIC TRANSACTIONS

ACH Origination Non-Recurring	\$10.00	
ACH Origination Overdraft	\$25.00	per item
ATM – Foreign Withdrawal	\$1.00	
Wire (Outgoing National)	\$20.00	
Wire (Outgoing International)	\$35.00	
Western Union (Outgoing)	\$30.00	

OTHER SERVICE FEES

Account Reconciliation	\$25.00	per hour
Address Forwarding Correction	\$1.00	
Cashier/Credit Union Check	\$2.00	
ATM / Debit Card Re-Activation	\$5.00	
ATM / Debit Card Replacement	\$5.00	
ATM / Debit Pin Replacement	\$3.00	
ATM / Debit Card Rush Order	\$30.00	
Home Banking / Bill Payment	FREE	
Deposit / Loan Item Returned	\$10.00	
Copy of History or Statement	\$5.00	per item
IRA Maintenance	\$10.00	per year
Assisted Bal Inq, W/D, Transfer	\$1.00	
Returned Statement Fee	\$5.00	
Christmas Club Withdrawal*	\$10.00	
Special Club Withdrawal	\$10.00	2 Free/year
Tax Levy/Garnishment	\$25.00	
Money Order purchase	\$1.00	per item
Travelers Checks – One signer	\$1.00	per \$100
Travelers Checks – Two signers	\$1.50	per \$100

*Christmas Club disbursed October 15th each year, any other withdrawals charged withdrawal fee