

## ACCOUNT FEES

as of 09/30/2009

### SAVINGS ACCOUNTS

|                                  |         |           |
|----------------------------------|---------|-----------|
| Dormant Account Fee              | \$ 3.00 | Per Month |
| Close Account Fee (within 6 mo.) | \$ 6.00 |           |

### CHECKING ACCOUNTS

|                              |                  |          |
|------------------------------|------------------|----------|
| Check Ordering               | Varies by Design |          |
| Insufficient Funds Overdraft | \$ 25.00         | Per Item |
| Courtesy Pay Overdraft       | \$ 25.00         | Per Item |
| Stop Payment                 | \$ 20.00         | Per Item |
| Copy of Check                | \$ 5.00          | Per Item |

### ELECTRONIC TRANSACTIONS

|                                 |          |          |
|---------------------------------|----------|----------|
| ACH Origination Overdraft       | \$ 25.00 | Per Item |
| ATM Foreign Withdrawal          | \$ 1.00  |          |
| E-Payment (non-recurring)       | \$ 10.00 | Per Item |
| Wire (Outgoing – National)      | \$ 20.00 |          |
| Wire (Outgoing – International) | \$ 35.00 |          |
| Western Union (Outgoing)        | \$ 30.00 |          |

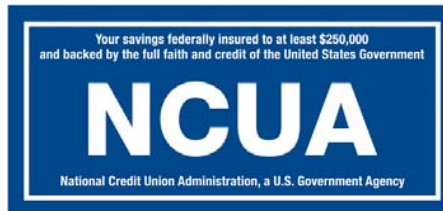
### OTHER SERVICE FEES

|                                 |             |             |
|---------------------------------|-------------|-------------|
| 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    |             |
| Returned Deposited Item         | \$ 10.00    | Per Item    |
| Copy of History or Statement    | \$ 5.00     | Per Item    |
| 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    |
| Traveler's Checks – One Signer  | \$ 1.00     | Per \$100   |
| Traveler's Checks – Two Signers | \$ 1.50     | Per \$100   |
| International Transactions      | Actual Cost |             |

\* Christmas Clubs are disbursed October 15<sup>th</sup> each year.  
All other withdrawals are charged the withdrawal fee.

The rates and fees appearing in this  
Rate & Fee Schedule  
are accurate and effective  
as of *September 30, 2009*.

If you have any questions  
or require current rate information,  
please contact  
Hannaford Associates  
Federal Credit Union.



## HANNAFORD ASSOCIATES FEDERAL CREDIT UNION

# Rate & Fee Schedule

September 30, 2009

P.O. Box 1440  
Portland, ME 04104

TOLL FREE: 1-800-852-1012  
LOCAL: 207-883-3630  
FAX: 207-883-8629

## Rate & Fee Schedule

*As of September 30th, 2009*

The rates shown are applicable to your account at the **HANNAFORD ASSOCIATES FEDERAL CREDIT UNION** as of the date stated above.  
Other rates may be offered from time to time. Please contact us for the most current rate and fee information.

### ACCOUNT RATES & TERMS

|                             | <u>SAVINGS</u>  | <u>CHECKING</u>    | <u>EXPRESS MONEY MARKET</u>   | <u>IRA ACCUMULATOR</u>  |
|-----------------------------|---|--------------------|---|---|
| <b>DIVIDENDS</b>            |   |                    |   |   |
| Annual Percentage Yield     | 0.25% APY   | 0.00% APY          | Rates Subject to Change Weekly  | 1.25% APY   |
| Dividends Compounded        | Monthly   | Monthly            | Monthly   | Monthly   |
| Dividends Credited          | Monthly   | Monthly            | Monthly   | Monthly   |
| Dividend Period             | Monthly   | Monthly            | Monthly   | Monthly   |
| <b>BALANCE REQUIREMENTS</b> |   |                    |   |   |
| Minimum Opening Balance     | \$5.00  | N/A                | none  | N/A   |
| Minimum Required Balance    | \$5.00  | N/A                | none  | N/A   |
| Balance Method              | Avg. Daily Balance  | Avg. Daily Balance | Avg. Daily Balance  | Avg. Daily Balance  |
| <b>ACCOUNT LIMITATIONS</b>  |   |                    |   |   |
| See Section 6 Below.        | Minimum balance required<br>to obtain the Annual Percentage.<br>Account transfer limitations apply. |                    | Minimum balance required<br>to obtain the Annual Percentage.<br>Account transfer limitations apply. | Minimum balance required<br>to obtain the Annual Percentage.<br>Account transfer limitations apply. |

## TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

*Except as specifically described, the following disclosures apply to all of the above documents.*

1. **Rate Information.** The Dividend Rate and the Annual Percentage yield on your accounts, as of the last Dividend Declaration Date, are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for a 365 day period. The Dividend Rate and the Annual Percentage Yield may change monthly as determined by the Credit Unions Board of Directors.
2. **Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
3. **Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of each month and ends on the last calendar day of each month.
4. **Accrual of Dividends.** Dividends will begin to accrue on cash deposits and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. Except for a Certificate, Super Money Market or IRA account, if you close your account before accrued dividends are credited, accrued dividends will not be paid.
5. **Balance Information.** The minimum balance required to open each account is set forth above. Minimum Balances are calculated using the Average Daily Balance method. Dividends are also calculated using the Average Daily Balance method. The Average Daily Balance method is determined by adding the full amount of principal in the account for each day of the period and dividing that by the number of days in that period. The following disclosure applies to the following account: Share (Savings). If your average daily balance was \$5.00 - \$499.99, the dividend rate and the annual percentage yield paid on the entire balance is shown above. If your average daily balance was \$500 - \$1,999.99, the dividend rate and the annual percentage yield paid on the entire balance is shown above. If your average daily balance was \$2,000 - \$4,999.99, the dividend rate and the annual percentage yield paid on the entire balance is shown above. If your average daily balance was \$5,000 - \$9,999.99, the dividend rate and the annual percentage yield paid on the entire balance is shown above. If your average daily balance was \$10,000 or over, the dividend rate and the annual percentage yield paid on the entire balance is shown above.
6. **Account Limitations.** The account limitations for each account are set forth above. For a Share Savings or Super Money Market account in which transfer limitations apply, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.