

Bangor Savings Bank

COMMON FEE SCHEDULE

Effective July 31, 2023

CHECKS/CHECK CASHING:

Check Printing	Varies
Counter Checks	\$ 1.00 per sheet
Money Orders	\$ 4.00
Treasurer Checks	\$ 6.00
Non-Customer Check Cashing	\$10.00 per item

FUNDS TRANSFER:

Phone Transfers between BSB accounts	\$ 5.00
Not-In-Person Withdrawal Orders	\$10.00
IRA Transfer/Rollover from BSB	\$30.00
Wire Transfers:	
Incoming - domestic	\$15.00
Incoming – international	\$30.00
Outgoing – domestic	\$25.00
Outgoing – international	\$45.00
Additional Not-In-Person	\$75.00
Wire Transfer Research	\$ 5.00

ONLINE BANKING EXTERNAL TRANSFERS:

Inbound	No cost
Outbound	\$ 3.00
Outbound (High Limit)	\$ 6.00
Inbound/Outbound (Next Day)	\$ 8.00

OVERDRAFT & RETURN ITEM FEES / RETURNED DEPOSIT ITEMS:

Overdraft Item Fee (Paid Item or No Return Benefit SM) ^{1, 4, 5}	
Personal Accounts	\$29.00 per item
Non-Personal Accounts	\$32.00 per item
Return Item Fee (Unpaid Item) ¹	
Non-Personal Accounts	\$32.00 per item
Sustained Overdraft Balance ^{2, 4, 5}	\$ 5.00 per day
(beginning on third business day for non-personal accts; beginning on the seventh business day for personal accts)	
Returned Deposited/Cashed Item	
Non-Personal Accounts	\$12.00 per item
Returned Deposited/Cashed Canadian Item	Expenses

CARDS:

ATM/Debit Card Replacement	\$ 5.00
ATM/Debit Card w/Express Delivery	\$75.00

ACCOUNT SERVICES:

Account Balance Assistance	\$25.00 per hour
Account Research	\$25.00 per hour
Copies of Transaction Documents	\$2.00/10 pages (\$2 min)
(Checks, Statements, etc.)	
Dormant/Inactive Account ^{4, 6}	\$ 2.00 per month
Early Checking/Savings Account Closure ^{4, 6}	\$25.00
(w/in 90 calendar days of opening account)	
Government Issues (bought/sold)	\$15.00
Passbook Reissue	\$10.00
Stop Payment	\$34.00
Excess Debit Fee ³	\$5.00 per item

NIGHT & SAFE DEPOSIT:

Night Deposit Bags (canvas)	\$22.00
Night Deposit Bags (100 disposable)	\$22.00
Night Deposit Key Replacement	\$10.00
Safe Deposit Box Late Payment	10% after 45 days (\$5 min)
Safe Deposit Box Rental	Varies
Safe Deposit Box Drilling	\$200.00
(w/both keys missing)	
Safe Deposit Box Key Replacement	\$25.00
(w/one key missing)	
Zipper Bags	\$ 5.00

CURRENCY SERVICES:

Non Self-Service Coin Counting & Wrapping	5% of total
Non-Customer Coin & Currency Orders	\$ 5.00
Check Collection (domestic/foreign)	\$30.00 + expenses
Foreign Currency (buy or sell)	\$15.00 + expenses
Foreign Draft Purchase	\$15.00 + expenses

MISCELLANEOUS SERVICES:

Photocopy & Fax Services	\$2.00 per page
Non-Customer Notary Service	\$10.00 per request

¹ Includes any withdrawal, check, ATM and ACH

² Only applies to transaction account customers who are not in the No Return BenefitSM program

³ This transaction limitation fee applies to third party transactions or preauthorized transfers in excess of six (6) per calendar month from any savings or money market product and will be assessed daily when applicable. Effective 4/24/2020, this fee is temporarily suspended due to an interim rule by the Federal Reserve Board lifting the six (6) transfer limit from the "savings deposit" definition.

⁴ Does not apply to Benefit Promise[®] accounts

⁵ Does not apply to Maine ABLE Benefit Checking[®] and Fiduciary Maine ABLE Benefit Checking[®] accounts

⁶ Does not apply to Secured Credit Card Collateral accounts

COMPLAINT RESOLUTION PROCEDURE – If you have a dispute with us regarding your deposit account, contact us to resolve the problem directly. However, if you feel we have failed to resolve the problem, you can write a letter or file a complaint electronically detailing the problem and the resolution you are seeking to the Bureau of Financial Institutions. The mailing address and website address are located in the Important Information About Your Account booklet located on the disclosure page of the Bangor Savings Bank website.

The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the result of the investigation. When your complaint involves a federally chartered institution, the Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency and inform you to whom it has been referred.