

# Bangor Savings Bank

## COMMON FEE SCHEDULE

Effective August 2, 2021

### CHECKS/CHECK CASHING:

|                                  |                   |
|----------------------------------|-------------------|
| Check Printing -----             | Varies            |
| Counter Checks -----             | \$ 1.00 per sheet |
| Money Orders -----               | \$ 4.00           |
| Treasurer Checks -----           | \$ 6.00           |
| Certified Checks -----           | \$25.00           |
| Non-Customer Check Cashing ----- | \$10.00 per item  |

### FUNDS TRANSFER:

|  |         |
|--|---------|
| Phone Payments from non-BSB account -----  | \$10.00 |
| Phone Transfers between BSB accounts ----- | \$ 5.00 |
| Not-In-Person Withdrawal Orders -----      | \$10.00 |
| Person to Person (Popmoney):               |         |
| Sending (Standard)/Receiving -----         | No Cost |
| Sending (Next Day) -----                   | \$ 2.00 |
| Requesting -----                           | \$ 1.00 |
| 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:

|  |         |
|--|---------|
| Standard Inbound (Up to \$10k) -----               | No cost |
| Standard Outbound (Up to \$2k) -----               | \$ 3.00 |
| Standard High Limit Outbound (\$2k+ - \$15k) ----- | \$ 6.00 |
| Next Day Inbound/Outbound -----                    | \$ 8.00 |

### OVERDRAFT & NSF FEES / RETURNED DEPOSIT ITEMS:

|   |  |
|---|--|
| Overdraft & NSF (NRB, Paid or Returned) <sup>1, 4</sup> |  |
| Personal Accounts -----                                 | \$29.00 per item                                     |
| Non-Personal Accounts -----                             | \$32.00 per item                                     |
| Sustained Overdraft Balance <sup>2, 4</sup> -----       | \$ 5.00 per day<br>(beginning on third business day) |
| Returned Deposited/Cashed Item -----                    | \$12.00  |
| 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)<br>(Checks, Statements, etc.) |
| Dormant/Inactive Account <sup>4</sup> -----               | \$ 2.00 per month                                       |
| Early Checking/Savings Account Closure <sup>4</sup> ----- | \$25.00<br>(w/in 90 calendar days of opening account)   |
| Government Issues (bought/sold) -----                     | \$15.00   |
| Returned Notice & Statement Fee -----                     | \$10.00   |
| Passbook Reissue -----                                    | \$10.00   |
| Stop Payment -----  | \$34.00   |
| Excess Debit Fee <sup>3</sup> -----                       | \$ 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<br>(w/both keys missing) |
| Safe Deposit Box Key Replacement -----    | \$25.00<br>(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 |

<sup>1</sup> Includes any withdrawal, check, ATM and ACH

<sup>2</sup> Only applies to transaction account customers who are not in the No Return Benefit program

<sup>3</sup> 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.

<sup>4</sup> Does not apply to Benefit Promise<sup>SM</sup> 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.