

Fee Schedule

EFFECTIVE JULY 12, 2017

SERVICE	FEE
Account Reconciliation/Research	\$30.00 per hour, \$15.00 min.
ATM fee - outside of network/foreign*	\$1.50 per transaction
ATM/Debit Card:	
• Replacement	\$10.00 per lost card
• Rush service	Additional charge
Automatic Sweep Fee – transfer of funds to cover overdraft	\$5.00 per account, when overdrawn
Check Cashing (non-customers)	\$5.00 each
Checking/Savings Account Closed - Open less than 1 year	\$10.00 per account
Coin Counting (non-customers)	5.00%
Copies of Check Images	\$2.00 per page
Coupon Book	\$10.00 each
Deposited Item Returned* **	\$10.00 each
Dormant Account Fee	\$5.00 per month for each acct., following 24 consecutive months of inactivity
Duplicate Statement	\$5.00 each
Fax Service	\$3 first page/\$1 for each additional page
Foreign Check Collection:	\$15.00 each,
• Canadian Checks in US Dollars	plus correspondent bank fee \$5.00 each
Foreign Currency – Buy or Sell	\$15.00 each, plus correspondent bank fee
Foreign Draft	\$40.00 each
IRA Rollover/Transfer Fee	\$50.00 each
Manager's/Bank Check	\$5.00 each
Money Order	\$3.00 each
Night Deposit Bag - Locking	\$25.00 each
Notary Fee (non-customers)	\$5 per signature
Overdraft Fee (non-sufficient/uncollected/ or returned item)	\$32.00 per item. Daily maximum of \$160 for consumers, \$320 for businesses
Passbook Replacement	\$15.00 each
Photocopies	\$0.25 per page
Returned Statement Handling Fee	\$10.00 each
Signature Guarantee (customers only)	No charge
Stop Payment	\$32.00 each
Telephone Transfers (non-automated)	\$3.00 each
Temporary checks	\$1.00 per sheet
Wires:	
• Incoming	No charge
• Outgoing Domestic	\$30.00 each
• Outgoing Foreign	\$50.00 each
Zipper Bags	\$5.00 each

SERVICE	FEE
Safe Deposit Box (annual fee per box size):	
• 2x5	\$30
• 3x5	\$40
• 2x10	\$35
• 4x5	\$45
• 5x5	\$50
• 3x10	\$60
• 4x10	\$70
• 5x10	\$80
• 10x10	\$150
• 11X13	\$180
Safe Deposit Box Drilling	\$250.00 per box
Safe Deposit Box Key Duplication	\$50.00 per box
ELECTRONIC SERVICE FEES	
Business Online Banking Wire Transfers:	
• Domestic/foreign – incoming	No charge
• Domestic - outgoing	\$15.00 per wire
Business Online Banking ACH Fees	\$5.00 per file; \$0.25 per transfer
Business Online Banking Tokens:	\$15.00 per lost token
• 1-5	Free
• Over 5	\$15.00 each
Mobile Deposit	No charge
Online Banking Stop Payment	\$25.00 per item
Bar Harbor Bill Pay Expedited Payment:	
• Overnight Delivery	\$19.95 per item
• 2nd day delivery (check payees)	\$14.95 per item
• 2nd day delivery (electronic payees)	\$4.95 per item
Specialty Checks:	
• Gift Check	\$2.99 per item
• Donation Check	\$1.99 per item
Remote Deposit Capture:	
• Setup Fee (one time)	\$100.00
• Basic Scan Machine	\$25.00 per month
• Enhanced Scan Machine	\$50.00 per month
Remote Deposit Capture Machine:	\$300-\$600 per machine, depending on type
• Replacement Ink Cartridges	\$25.00 each

* Fee for using foreign ATMs, those not owned by Bar Harbor Bank & Trust or Lake Sunapee Bank, a division of Bar Harbor Bank & Trust.

** Excluding Vermont per statute.

COMPLAINT RESOLUTION PROCEDURE - If you have a dispute with us regarding your deposit account, contact our consumer complaint representative or department and attempt to resolve the problem directly. If we fail to resolve the problem, communicate the problem and the resolution you are seeking to:

Federal Deposit Insurance Corporation, Consumer Response Center
1100 Walnut St., Box #11, Kansas City, MO 64106

Telephone: 800-378-9581 or 800-925-4618 TTY

or

Maine Bureau of Financial Institutions

800-965-5235 or 207-624-8570

<http://www.maine.gov/pfr/financialinstitutions>



LAKE SUNAPEE BANK
A Division of Bar Harbor Bank & Trust

Member FDIC  Equal Housing Lender