



Part VII: Services and Fees

Services:

Bar Harbor Bank and Trust offers the same products and services at all branch locations.

Deposit Products include: checking, savings, money market, CDs, IRAs, Health Savings Accounts, Insured Cash Sweeps (ICS), CD Account Registry Service (CDARS)

Loan Products include: Mortgages, Home Equity, personal –loans, vehicle, RV & boat loans, deposit secured loans, overdraft line of credit, commercial loans.

Other services: Online Banking, Online Bill Pay, Self-service account alerts, Mobile Banking access, Mobile deposit, Text banking, eStatements, Transfers to your accounts at other banks, Account Aggregation (view accounts from other banks with BHBT online banking), Send money to anyone with Zell, Phone bank, Online account opening for savings, checking, and CDs, Instant issue debit cards, Debit card control (turn card on/off and create alerts), ACH, positive pay, online wires, credit card processing.

Fee Schedule

Effective July 24, 2023

Service	Fee																
Account Reconciliation/Research	\$30.00 per hour, \$15.00 minimum																
ATM fee - outside of network/foreign ¹	\$2.00 per transaction, balance inquiry, and transfer																
ATM/Debit Card Replacement	\$10.00 per lost card, additional charge for rush service																
Automatic Sweep Fee – transfer of funds to cover overdraft ²	\$5.00 per account, when overdrawn																
Automatic Sweep Fee – overdraft line of credit sweep ²	\$5.00 per account, per advance																
Check Cashing (non-customers)	\$25.00 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																
Deposit Item Returned ²	\$12.00 each, excluding Vermont per statute																
Dormant Account Fee – Checking, Savings, Money Market (HSA and IRA accounts excluded)	\$5.00 per month for each acct., following 18 consecutive months of inactivity, if month-end account balance is less than \$2,500.00																
Escheatment Fee	\$50.00 per account																
Duplicate Statement	\$5.00 each																
Fax Service	\$3 first page/\$1 for each additional page																
Foreign Check Collection: • Canadian Checks in US Dollars	\$15.00 each, 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																
Legal Process	\$100.00																
Manager's/Bank Check	\$6.00 each																
Money Order	\$4.00 each																
Night Deposit Bag – Locking	\$25.00 each																
Notary Fee (non-customers)	\$5 per signature																
Overdraft Fee (non-sufficient/uncollected/or returned item)	\$34 per item. Daily maximum of \$170 for consumers																
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 (over phone or in branch)	\$34.00 each, see fee below for using online banking																
Telephone Transfers (non-automated)	\$3.00 each																
Temporary Checks	\$1.00 per sheet																
Wires: • Incoming (domestic and foreign) ² • Outgoing Domestic • Outgoing Foreign	\$15.00 each \$30.00 each \$50.00 each																
Zipper Bags	\$5.00 each																
Safe Deposit Box (annual fee per box size): • Enroll in auto pay and receive a 10% discount ² • Not all box sizes are available at all branches.	<table border="1"> <tr> <td>1.5x4.5 \$30</td> <td>3x5 \$45</td> <td>6.5x4.5 \$63</td> <td>5x10.5 \$95</td> </tr> <tr> <td>2x5 \$35</td> <td>2x10 \$50</td> <td>4x9.5 \$70</td> <td>5x10 \$90</td> </tr> <tr> <td>3x4.5 \$40</td> <td>4x5 \$50</td> <td>3x10 \$65</td> <td>10x10 \$150</td> </tr> <tr> <td>2.5x4.5 \$37</td> <td>5x5 \$55</td> <td>4x10 \$77</td> <td>11x13 \$180</td> </tr> </table>	1.5x4.5 \$30	3x5 \$45	6.5x4.5 \$63	5x10.5 \$95	2x5 \$35	2x10 \$50	4x9.5 \$70	5x10 \$90	3x4.5 \$40	4x5 \$50	3x10 \$65	10x10 \$150	2.5x4.5 \$37	5x5 \$55	4x10 \$77	11x13 \$180
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Safe Deposit Box Drilling	\$250.00 per box
Safe Deposit Box Key Duplication	\$50.00 per box
Electronic Service Fees³ – online and/or mobile carrier fees may apply	
External Transfer Outbound Fee	\$5.00 per transfer
Mobile Deposit	No Charge
Online Banking Stop Payment	\$25.00 per item
Bar Harbor Bill Pay	
Expedited Payment:	
• Overnight Delivery	\$34.95 per item
• 2nd day delivery (check payees)	\$29.95 per item
• 2nd day delivery (electronic payees)	\$6.95 per item
Specialty Checks:	
• Gift Check	\$2.99 per item
• Donation Check	\$1.99 per item

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:

Division of Depositor and Consumer Protection, National Center for
Consumer and Depositor Assistance, Federal Deposit Insurance Corporation
1100 Walnut St., Box #11, Kansas City, MO 64106
Telephone: 800-378-9581 or 800-925-4618 TTY or
Online at www.fdic.gov/consumers/assistance/index.html

Maine Bureau of Financial Institutions
800-965-5235 or 207-624-8570
or Online at www.maine.gov/pfr/financialinstitutions

¹ Fee for using foreign ATMs, those not owned by Bar Harbor Bank & Trust. Other banks may also charge a fee.

² Waived for Relationship Rewards Checking

³ Business Online Banking and Remote Deposit Capture fees are disclosed separately at account opening for relevant accounts.



Member FDIC  Equal Housing Lender