Fee Schedule

Effective April 11, 2019

Service	Fee	
Account Reconciliation/Research		$30.00 per hour, $15.00 min.
ATM fee - outside of network/foreign[1]		$1.50 per transaction
ATM/Debit Card Replacement		$10.00 per lost card, additional charge for rush service
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[2]		$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: o 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
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: o Incoming o Outgoing Domestic o Outgoing Foreign		 No charge $30.00 each $50.00 each
Zipper Bags		$5.00 each
Safe Deposit Box (annual fee per box size): o Enroll in auto pay and receive a 10% discount o Not all box sizes are available at all branches.	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[3]		
Mobile Deposit[4]		No Charge
Online Banking Stop Payment[4]		$25.00 per item
Bar Harbor Bill Pay[4] Expedited Payment: o Overnight Delivery o 2nd day delivery (check payees) o 2nd day delivery (electronic payees) Specialty Checks: o Gift Check o Donation Check		 $19.95 per item $14.95 per item $4.95 per item $2.99 per item $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:

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
Online at www.fdic.gov/consumers/assistance/index.html

or

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

[1] Fee for using foreign ATMs, those not owned by Bar Harbor Bank & Trust.
[2] Excluding Vermont per statute.
[3] Note: Business Online Banking and Remote Deposit Capture fees are disclosed separately at account opening for relevant accounts.
[4] Online and/or mobile carrier fees may apply.

BAR HARBOR BANK & TRUST

Member FDIC Equal Housing Lender