

## Fee Schedule

Effective February 2, 2026

Service	Fee
Account Reconciliation/Research	\$30.00 per hour, \$15.00 minimum
ATM fee - outside of network/foreign <sup>1</sup>	\$2.00 per transaction, balance inquiry, and transfer
ATM/Debit Card Replacement	\$10.00 per lost card, additional charge for rush service
ATM/Debit Card Foreign Transaction Fee	Less than or equal to 2.00% of the amount of your Transaction in US Dollars
Automatic Sweep Fee – transfer of funds to cover overdraft <sup>2</sup>	\$5.00 per account, when overdrawn
Automatic Sweep Fee – overdraft line of credit sweep <sup>2</sup>	\$5.00 per account, per advance
Check Cashing (non-customers )	\$10.00 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 <sup>2</sup>	\$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
Escheatment Fee	\$50.00 per account
Duplicate Statement	\$5.00 each
Fax Service	\$3 first page/\$1 for each additional page
Foreign Check Collection:	\$15.00 each, plus correspondent bank fee
• Canadian Checks in US Dollars	\$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) <sup>2</sup>	\$15.00 each
• Outgoing Domestic	\$30.00 each
• Outgoing Foreign	\$50.00 each
Zipper Bags	\$5.00 each
Safe Deposit Box (annual fee per box size):	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
Safe Deposit Box Drilling	\$250.00 per box
Safe Deposit Box Key Duplication	\$50.00 per box
<b>Electronic Service Fees<sup>3</sup> – online and/or mobile carrier fees may apply</b>	
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](http://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](http://www.maine.gov/pfr/financialinstitutions)

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

<sup>2</sup> Waived for Relationship Rewards Checking

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

