

## 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)	\$34per 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	1.5x4.5 \$30	3x5 \$45	6.5x4.5 \$63	5x10.5 \$95	
(annual fee per box size):	2x5 \$35	2x10 \$50	4x9.5 \$70	5x10 \$90	
• Enroll in auto pay and receive a 10% discount <sup>2</sup>	3x4.5 \$40	4x5 \$50	3x10 \$65	10x10 \$150	
• Not all box sizes are available at all branches.	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				
Electronic Service Fees <sup>3</sup> – 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](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.

