

## Fee Schedule

Effective January 1, 2021

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																
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 )	\$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																
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, 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) <sup>2</sup> • 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 <sup>2</sup> • 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																
<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 • 2nd day delivery (check payees) • 2nd day delivery (electronic payees) Specialty Checks: • Gift Check • 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](http://www.fdic.gov/consumers/assistance/index.html)

Maine Bureau of Financial Institutions  
800-965-5235 or 207-624-8570  
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.



Member FDIC  Equal Housing Lender