Fee Schedule

Effective November 4, 2026

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			
Debit Card Replacement	$10.00 per lost card, additional charge for rush service			
Debit Card Foreign Transaction Fee	Less than or equal to 2.00% of the amount of your Transaction in US Dollars			
Automatic Sweep Protection Fee – transfer of funds to cover overdraft[2]	$5.00 per account, when overdrawn			
Automatic Sweep Protection Fee – from overdraft line of credit[2]	$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[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			
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)	$34.00 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.	1.5x4.5 $30 2x5 $35 3x4.5 $40 2.5x4.5 $37	3x5 $45 2x10 $50 4x5 $50 5x5 $55	6.5x4.5 $63 4x9.5 $70 3x10 $65 4x10 $77	5x10.5 $95 5x10 $90 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] – *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 • 2nd day delivery (check payees) • 2nd day delivery (electronic payees) Specialty Checks: • Gift Check • Donation Check	 $34.95 per item $29.95 per item $6.95 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:

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

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. 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.

BAR HARBOR BANK & TRUST

Member FDIC Equal Housing Lender