

Fee Schedule

Effective July 1, 2025

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							
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 ²	\$5.00 per account, when overdrawn							
Automatic Sweep Fee – overdraft line of credit sweep 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, 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:	\$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) ²	\$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 ²	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 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						\$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

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

