FEES FOR GENERAL SERVICES

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer. Effective February 24, 2014

Electronic Banking

ATM transactions at KTC ATMs:	FREE
ATM transactions at non-KTC ATMs:	$1.50 (1)
Replace/Reissue Visa Debit Card:	$10.00 each
Rush Request for New/Reissued Card:	Express shipping cost
Visa Debit Card:	FREE

Personal Online Banking

Online Banking:	FREE
Online Bill Payment:	FREE
Online Bill Payment - Same Day Electronic:	$9.95 each
Online Bill Payment - Overnight Check:	$14.95 each
Online Bill Payment - Copy of Check:	$11.00 each
Online Bill Payment - Stop Payment:	$30.00 each
Online Bill Payment - Overdraft:	$28.00 each
Online Bill Payment - Return Item:	$48.00 each
Stop Payments:	Standard Stop Payment fee
Transfer Money - Incoming:	FREE
Transfer Money - Outgoing:	$2.00 per transfer
Popmoney (per transfer):	
Send Money or Request Money (standard):	$.50 for amounts $1.00 - $249.99 $.75 for amounts $250.00 - $999.99 $1.50 for amounts $1,000.00 & over
Send Money (next day):	$.85 for amounts $1.00 - $249.99 $1.00 for amounts $250.00 - $999.99 $2.00 for amounts $1,000.00 & over
eGreeting:	Additional $.25 per transfer
Stop Payment:	$20.00 each

Business Online Banking

Business Online Banking:	FREE
Business Online Bill Payment:	20 bills per month FREE $.50 per bill over 20
Business Online Bill Payment - Copy of Check:	$11.00 each
Business Online Bill Payment - Stop Payment:	$30.00 each
Business Online Bill Payment - Overdraft:	$28.00 each
Business Online Bill Payment - Return Item:	$48.00 each
Security Token Replacement:	$25.00 each
Stop Payments:	Standard Stop Payment fee
ACH:	$5.00 per file; $.10 per item
Wire Transfers:	Standard Wire Transfer fee
Tax Payment:	$5.00 each
Account Research:	Standard account research fees apply.

Checks

Canadian Check:	$5.00 each
Cashing non-KTC Checks (non-customers):	$6.00 per check
Copy of Check:	$1.00 each
Counter Check:	$.50 each
Foreign Draft:	$10.00 plus costs
Personal Money Order:	$3.00 each
Personal Money Order - Reissue Fee:	$5.00 each
Treasurer's Check:	$5.00 each
Treasurer's Check - Reissue Fee:	$7.00 each

Account Related

Canadian Items Returned:	$12.00 per item plus costs
Check MICR Reject Fee:	$5.00 per check (applies to checks not purchased from Katahdin Trust Company)
Collection Charges - Incoming:	$10.00 each
Collection Charges - Outgoing:	$12.00 plus costs
Copies of Statement:	$5.00 per statement
Check and Deposit Ticket Printing:	Prices depend on style selected.
Deposited Items Returned:	$5.00 per item
Endorsement Stamp:	$1.00 plus costs
New Accounts Closed (within 90 days of opening):	$15.00
Overdraft Fee:	$28.00 per item
Return Item Fee:	$28.00 per item
Sustained Overdraft Fee:	$5.00 per day (2)
Special Statements:	$5.00 per statement
Stop Payment:	$15.00 each
Uncollected Funds:	$25.00 per day or Wall Street Prime plus 4%, whichever is greater

Service Related

Account Reconciliation/Research:	$20.00 per hour plus costs ($20.00 minimum)
eCheck Deposit:	$50.00 monthly first location, $25.00 monthly per additional location
Fax (incoming/outgoing):	$2.00 per page
Foreign Currency:	$10.00 plus costs
Legal Processing Fee for Levy/Trustee Summons:	$35.00
Night Deposit Bags - Canvas:	$15.00 each (refundable)
Night Deposit Bags - Disposable:	$.25 each
Night Deposit Bags - Replacement Key:	Cost
Notary Public Service:	$5.00 (non-customers)
Photocopies:	$.25 per page
Safe Deposit Box - Drilling:	$25.00 plus costs
Safe Deposit Box - Replacement Key:	$15.00
Safe Deposit Box - Rental:	$25.00 and up annually, depending on size
Signature Guarantee:	$5.00 each
Telephone Transfer:	$1.00 each
Zipper Money Bags:	$5.00 each

Wire Transfers

Incoming:	$15.00
Outgoing:	$20.00 plus costs

Notes:

(1): For ATM transactions at non-Katahdin Trust Company ATMs, the institution that owns the terminal (or the network) may also assess a fee at the time of your transaction, including balance inquiries.

(2): Applied per account per business day on the 5th business day of overdraft status.