



## FEES FOR GENERAL SERVICES

This disclosure contains information about terms and fees for some of the accounts we offer and subject to change. **Effective January 10, 2024.**

### Personal Online Banking

Online Bill Payment:	FREE
Same Day Electronic:	\$9.95
Overnight Check:	\$14.95
Non-Sufficient Funds (NSF) Fee (Returned Item):	\$54.00
Transfer Money - Incoming:	FREE
Transfer Money - Outgoing:	\$2.00
Zelle®	FREE

### Business Services

Business Online Banking and Mobile App:	FREE
ACH:	\$5.00 per file; \$0.15 per item
Same Day ACH:	\$5.00 per file; \$0.30 per item
Bill Payment:	20 bills per month FREE; \$0.50 per bill over 20
Non-Sufficient Funds (NSF) Fee (Returned Item):	\$54.00
eCheck Deposit:	\$50.00 per month at first location, \$25.00 per month for each additional location
Positive Pay:	FREE
Security Token Replacement:	\$25.00
Endorsement Stamp:	\$1.00 plus costs
Night Deposit Bag - Canvas:	\$15.00 (refundable)
Night Deposit Bag - Disposable:	\$0.25
Night Deposit Bag/Chute - Replacement Key:	Cost
Zipper Money Bag:	\$5.00

### ATM Activity and Cards

ATM Transactions at non-KTC ATMs++:	\$2.00
Replace/Reissue Visa Debit Card:	\$10.00
Rush Request for New/Reissued Card:	Express shipping cost

### Foreign

Canadian Check:	\$5.00
Canadian Item Returned:	\$12.00 plus costs
Foreign Currency:	\$10.00 plus costs
Foreign Draft:	\$10.00 plus costs

### Safe Deposit Box

Drilling:	\$25.00 plus costs
Rental:	\$25.00 and up annually, depending on size
Replacement Key:	\$15.00 plus costs

### Checks, Copies and Printing

Cashing non-KTC Check for non-Customers:	\$6.00
Check and Deposit Ticket Printing:	Varies by style selected
Check MICR Reject Fee for non-KTC Check:	\$5.00
Collection Charge - Incoming:	\$10.00
Collection Charge - Outgoing:	\$12.00
Copy of Business Online Bill Payment Check:	\$11.00
Copy of Personal Online Bill Payment Check:	\$11.00
Copy of Check:	\$2.00
Copy of Statement:	\$5.00
Counter Check:	\$0.50
Fax (incoming/outgoing):	\$2.00 per page

Photocopies:	\$0.25 per page
Treasurer's Check:	\$5.00
Treasurer's Check - Reissue Fee:	\$7.00

### Non-Sufficient Funds (NSF)

Overdraft Fee**:	\$34.00
Personal Account Sustained Overdraft Fee^^:	\$10.00 per day
Business Account Sustained Overdraft Fee^^:	\$20.00 per day
Non-Sufficient Funds (NSF) Fee (Returned Item)+:	\$34.00
Uncollected Funds:	\$25.00 per day or Wall Street prime plus 4% whichever is greater

### Miscellaneous

Account Research:	\$25.00/hr plus costs, 1 hr minimum
Deposited or ACH Item Returned:	\$10.00
Legal Processing for Levy/Trustee Summons:	\$100.00
New Accounts Closed within 180 Days:	\$15.00
Notary Public Service:	\$5.00 for non-customers
Paper Statement Fee^:	\$2.95
Returned Mail Fee*:	\$5.00
Signature Guarantee:	\$5.00
Stop Payment:	\$34.00 per item
Telephone Transfer:	\$1.00
Unclaimed Property Fee:	\$50.00 per item
Wire Transfers - Incoming:	\$15.00 plus costs
Wire Transfers - Outgoing:	\$25.00 plus costs

### Notes:

† An item that is returned NSF may be re-presented for payment multiple times and an NSF fee may be charged each time it is presented and returned.

^ Paper Statement Fee will be assessed for any statement that includes a personal checking or health savings account. To avoid this fee, simply enroll in online banking and sign up for free electronic statements.

\* Returned Mail Fee will be assessed for any returned mail item.

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

^^ Applied per account per business day beginning on the 5th business day of overdraft status.

\*\* The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

### Complaint Resolution Procedure:

If you have a dispute with us regarding your account, you may contact us and attempt to resolve the problem directly. However, if you feel we have failed to resolve the problem, communicate the problem and the resolution you are seeking to:

Maine Bureau of Financial Institutions  
36 State House Station  
Augusta, Maine 04333-0036

To file a complaint electronically, you may contact the Maine Bureau of Financial Institutions at: <http://www.maine.gov/pfr/financialinstitutions/complaint.htm>

When your complaint involves a federally-chartered financial institution, the Maine Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency.



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eCheck Deposit:	\$50.00 per month at first location, \$25.00 per month for each additional location
Positive Pay:	FREE
Security Token Replacement:	\$25.00
Endorsement Stamp:	\$1.00 plus costs
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Overdraft Fee <sup>(1)</sup> :	\$34.00
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Business Account Sustained Overdraft Fee <sup>(2)</sup> :	\$20.00 per day
Non-Sufficient Funds (NSF) Fee (Returned Item) <sup>(3)</sup> :	\$34.00
Uncollected Funds:	\$25.00 per day or Wall Street prime plus 4% whichever is greater

### Miscellaneous

Account Research:	\$25.00/hr plus costs, 1 hr minimum
Deposited or ACH Item Returned (Business):	\$10.00
Legal Processing for Levy/Trustee Summons:	\$100.00
New Accounts Closed within 90 Days:	\$15.00
Notary Public Service:	\$5.00 for non-customers
Paper Statement Fee <sup>(4)</sup> :	\$2.95
Returned Mail Fee <sup>(5)</sup> :	\$5.00
Signature Guarantee:	\$5.00
Stop Payment:	\$34.00 per item
Telephone Transfer:	\$1.00
Unclaimed Property Fee:	\$50.00 per item
Wire Transfers - Incoming:	\$15.00 plus costs
Wire Transfers - Outgoing:	\$25.00 plus costs

### Notes:

(1) The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

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

(3) An item that is returned NSF may be re-presented for payment multiple times and an NSF fee may be charged each time it is presented and returned.

(4) Paper Statement Fee will be assessed for any statement that includes an Adventure Checking Cash, Adventure Checking Points, or Summit Relationship Checking account. To avoid this fee, simply enroll in online banking and sign up for free electronic statements.

(5) Returned Mail Fee will be assessed for any returned mail item.

### Complaint Resolution Procedure:

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