



FEES FOR GENERAL SERVICES

This disclosure contains information about terms and fees for some of the accounts we offer. **Effective November 7, 2018**

Personal Online Banking

Online Bill Payment:	FREE		
Same Day Electronic:	\$9.95		
Overnight Check:	\$14.95		
Return Item:	\$54.00		
Transfer Money (incoming):	FREE		
Transfer Money (outgoing):	\$2.00		
Popmoney:			
<i>Amount</i>	<i>Standard Send/Request</i>	<i>Next Day Send Money</i>	<i>Instant Send Money</i>
\$1.00 - \$249.99	\$.50	\$.85	\$3.00
\$250.00 - \$999.99	\$.75	\$1.00	\$3.00
over \$1000.00	\$1.50	\$2.00	\$3.00
Popmoney eGreeting:		additional \$.25	
Popmoney Stop Payment:		\$20.00	

Business Services

Business Online Banking and Mobile App:	FREE
ACH:	\$5.00 per file; \$.15 per item
International ACH:	\$15 per month; \$5.00 per file; \$.15 per item
Bill Payment:	20 bills per month FREE; \$.50 per bill over 20
Bill Payment - Return Item:	\$54.00
eCheck Deposit:	\$50.00 per month at first location, \$25.00 per month for each additional location
Positive Pay:	\$25.00 per month per account
Security Token Replacement:	\$25.00
Endorsement Stamp:	\$1.00 plus costs
Night Deposit Bag - Canvas:	\$15.00 (refundable)
Night Deposit Bag - Disposable:	\$.25
Night Deposit Bag - Replacement Key:	cost
Zipper Money Bag:	\$5.00

ATM Activity and Cards

ATM Transactions at non-KTC/Maine Cash Access ⁺⁺ :	\$1.50
Gift Cards available in amounts from \$10-\$1,000:	\$5.00
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

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 Check:	\$2.00
Copy of Statement:	\$5.00
Copy of Personal Online Bill Payment Check:	\$11.00
Counter Check:	\$.50
Fax (incoming/outgoing):	\$2.00 per page
Photocopies:	\$.25 per page
Treasurer's Check:	\$5.00
Treasurer's Check - Reissue Fee:	\$7.00

Non-Sufficient Funds

Overdraft Fee:	\$34.00
Personal Account Sustained Overdraft Fee ^{^^} :	\$10.00 per day
Business Account Sustained Overdraft Fee ^{^^} :	\$20.00 per day
Overdraft Protection Transfer Fee:	\$5.00
Return Item Fee:	\$34.00
Uncollected Funds:	\$25.00 per day or Wall Street prime plus 4%, whichever is greater

Safe Deposit Box

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

Miscellaneous

Account Research:	\$25/hr plus costs, 1 hr minimum
Deposited or ACH Item Returned:	\$10.00
Legal Processing Fee for Levy/Trustee Summons:	\$35.00
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 (Checks & ACH):	\$30.00 per item
Telephone Transfer:	\$1.00
Wire Transfers (Incoming):	\$15.00 plus costs
Wire Transfers (Outgoing):	\$25.00 plus costs

Notes:

[^] Paper Statement Fee will be assessed for any statement that includes a personal checking 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/Maine Cash Access ATMs, the institution that owns the terminal (or the network) may also assess a fee at the time of your transaction, including balance inquires.

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

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.