



FEES FOR GENERAL SERVICES

This disclosure contains information about terms and fees for some of the accounts we offer and subject to change. **Effective September 24, 2025.**

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:	FREE
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

Cards

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

Sizes vary per location. Contents are not insured by the FDIC or the Bank.

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:	\$20.00 plus costs
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 (paper/electronic):	\$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 ⁽¹⁾ :	\$34.00
Personal Account Sustained Overdraft Fee ⁽²⁾ :	\$10.00 per day
Business Account Sustained Overdraft Fee ⁽²⁾ :	\$20.00 per day
Non-Sufficient Funds (NSF) Fee (Returned Item) ⁽³⁾ :	\$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
Returned Mail Fee ⁽⁴⁾ :	\$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) Returned Mail Fee will be assessed for any returned mail item.

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.