

Fee Schedule

Effective October 1, 2019

| Service | Fee |
|---|--|
| Account Reconciliation/Research | \$30.00 per hour, \$15.00 minimum |
| ATM fee - outside of network/foreign ¹ | \$1.50 per transaction |
| ATM/Debit Card Replacement | \$10.00 per lost card, additional charge for rush service |
| Automatic Sweep Fee – transfer of funds to cover overdraft | \$5.00 per account, when overdrawn |
| Check Cashing (non-customers) | \$5.00 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 |
| Deposited Item Returned ² | \$10.00 each |
| Dormant Account Fee | \$5.00 per month for each acct., following 24 consecutive months of inactivity |
| 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 | \$5.00 each |
| Money Order | \$3.00 each |
| Night Deposit Bag – Locking | \$25.00 each |
| Notary Fee (non-customers) | \$5 per signature |
| Overdraft Fee (non-sufficient/uncollected/or returned item) | \$32.00 per item. Daily maximum of \$160 for consumers, \$320 for businesses |
| 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 | \$32.00 each |
| Telephone Transfers (non-automated) | \$3.00 each |
| Temporary Checks | \$1.00 per sheet |
| Wires: | |
| • Incoming | No charge |
| • Outgoing Domestic | \$30.00 each |
| • Outgoing Foreign | \$50.00 each |
| Zipper Bags | \$5.00 each |
| Safe Deposit Box | 1.5x4.5 \$22 4x5 \$45 4x10 \$70 |
| (annual fee per box size): | 2x5 \$30 5x5 \$50 5x10.5 \$78 |
| • Enroll in auto pay and receive a 10% discount | 3x4.5 \$24 6.5x4.5 \$50 5x10 \$80 |
| • Not all box sizes are available at all branches. | 2.5x4.5 \$37 4x9.5 \$54 10x10 \$150 |
| | 3x5 \$40 3x10 \$60 11x13 \$180 |
| | 2x10 \$35 |
| Safe Deposit Box Drilling | \$250.00 per box |
| Safe Deposit Box Key Duplication | \$50.00 per box |
| Electronic Service Fees³ | |
| External Transfer Outbound Fee ⁴ | \$5.00 per transfer |
| Mobile Deposit ⁴ | No Charge |
| Online Banking Stop Payment ⁴ | \$25.00 per item |
| Bar Harbor Bill Pay ⁴ | |
| Expedited Payment: | |
| • Overnight Delivery | \$19.95 per item |
| • 2nd day delivery (check payees) | \$14.95 per item |
| • 2nd day delivery (electronic payees) | \$4.95 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:

Federal Deposit Insurance Corporation, Consumer Response Center
 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 Excluding Vermont per statute.

³ Note: Business Online Banking and Remote Deposit Capture fees are disclosed separately at account opening for relevant accounts.

⁴ Online and/or mobile carrier fees may apply.



Member FDIC  Equal Housing Lender