

SERVICE PRICING SCHEDULE

Effective July 1, 2020

This Service Pricing Schedule is an addendum to the Terms and Conditions of Your Account. All information is subject to change.

PERSONAL ACCOUNTS

	Monthly ^x Service Charge	Foreign ATM Fee	Online Bill Pay	Checks	Items Paid	ATM/Debit Card
Breakaway Free Checking	None	Free*	Free	Free [†]	Free	Free
Interest Bearing Checking	\$7, if minimum daily balance is less than \$500	No KSB Fee	Free	Variable	Free	Free
Christmas Club Savings	None	No KSB Fee	N/A	N/A	Free	Free ^Δ
Harbor Savings	None	No KSB Fee	N/A	N/A	Free	Free ^Δ
IRA Money Market	None	N/A	N/A	N/A	N/A	N/A
Performance Money Market	None	No KSB Fee	Free	Variable	Free	Free

BUSINESS ACCOUNTS

	Monthly ^x Service Charge	Foreign ATM Fee	Online Bill Pay	Checks	Items Paid	ATM/Debit Card
Breakaway Checking	None	Free*	Free	\$100 off ^o	Free	Free
Cash Management Checking	\$39, if average daily balance less than \$25,000	Free*	Free	\$100 off ^o	Free	Free
Interest Bearing Checking	\$5	\$1 / transaction	\$9.95 / month	Variable	Variable ^o	\$1 / month
IOLTA Interest Bearing Checking	None	N/A	Free	Variable	Free	N/A
RAHF Interest Bearing Checking	None	N/A	Free	Variable	Free	N/A
Escrow Savings	None	No KSB Fee	N/A	N/A	Free	Free ^Δ
Harbor Savings	None	No KSB Fee	N/A	N/A	Free	Free ^Δ
Performance Money Market	None	No KSB Fee	\$9.95 / month	Variable	Free	Free
Mortuary Trust Savings	None	N/A	N/A	N/A	N/A	N/A

NOTICE TO MAINE CUSTOMERS

If you have a dispute with your financial institution or regarding your account, you may contact the financial institution and attempt to resolve the problem directly. If the financial institution fails 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 the following Internet address:
<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.

SEE FLIP SIDE FOR ADDITIONAL IMPORTANT INFORMATION

ADDITIONAL SERVICES

Fees below are standard for all accounts. Please see account specific information for exceptions.

ATM/Debit Card Replacement Fee.....\$10	Research	7" x 10" \$105
ATM/Debit Card Rush Order Fee\$70	Hourly Rate \$25	10" x 10"..... \$125
Certified Check.....\$20	Photocopying (per page).....\$2.50	16" x 20"..... \$255
Cashed Check for Non-Customer.....\$15	Return of Deposited or Cashed Item	Lost Key Replacement\$25
Collection Item	Returned Deposit Item Fee \$15	Drilling Fee.....\$200
Domestic.....\$25	Re-deposited Item Fee..... \$15	Stop Payment Fee.....\$35
Foreign.....\$25	Statements	(Cash Management).....\$20
Escheatment Fee\$33	Duplicated Statement.....\$5	Treasurer's Check.....\$5
Foreign Currency Purchase.....\$20	E-Statements\$0	Wire Transfers (Domestic)
Inactivity Fee ¹\$5	Interim Statement\$0	Incoming.....\$15
Insufficient Funds ²	Reconciliation (per hour).....\$25	Incoming (Cash Management)\$10
Overdraft Fee\$35	Return Statement\$15	Outgoing\$25
Nonsufficient Funds (NSF) Fee	Safe Deposit Boxes (deposit customers only)	Outgoing (Cash Management).....\$20
(Returned Item).....\$35	Rental Fees (varies by size)	Wire Transfers (Foreign)
IRA Transfer Closeout.....\$35	3" x 5" \$45	Outgoing\$45
Legal Process.....\$125	3" x 10" \$60	Outgoing (Cash Management).....\$40
Money Order.....\$5	5" x 5" \$50	Incoming.....\$15
Non-Customer Notary Service.....\$10	5" x 10" \$85	
Reissued Bank Check.....\$33	5" x 15" \$85	

[†] Monthly Service Charges are based on balances and activity that occur during your monthly statement cycle.

^{*} ATMs not owned by Kennebunk Savings may charge various fees including surcharge fees. Surcharge fees will be reimbursed.

[‡] No fee for Signature Wallet style checks. Cost for other check styles may vary.

[°] \$100 applies to cost of first order of checks only.

[°] Items paid free, except \$0.20 per item is charged if minimum daily balance in all related accounts is less than \$1,000.

¹ Fee applies to checking and money market accounts after 1 year of no transaction activity.

² Overdraft Fees are charged when a check, automated clearing house (ACH) debit, recurring point of sale (POS) debit card transaction, one-time debit card transaction, or ATM withdrawal is paid against insufficient funds. ATM withdrawals and one-time debit card transactions will be declined if there are insufficient funds and the account has not been affirmatively opted in to our discretionary overdraft service. Nonsufficient Funds (NSF) Fees are charged when a check or ACH debit is returned unpaid against insufficient funds. Nonsufficient Funds (NSF) Fees and Overdraft Fees will be charged for each item that is more than \$5. An account has insufficient funds when the available balance is overdrawn by more than \$10. There is a combined cap of five (5) Overdraft Fees and Nonsufficient Funds (NSF) Fees charged per account per day.