

SERVICE PRICING SCHEDULE

Effective August 9, 2019

This Service Pricing Schedule is an addendum to the Personal and Business Deposit Account Agreements. 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	Limited 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 [◊]	Free	Free
Cash Management Checking	\$39, if average daily balance less than \$25,000	Free*	Free	\$100 off [◊]	Free	Free
Interest Bearing Checking	\$5	\$1 / transaction	\$9.95 / month	Variable	Variable [◊]	\$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	Limited 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	5" x 15" \$85
ATM/Debit Card Rush Order Fee\$70	Hourly Rate \$25	7" x 10" \$105
Certified Check.....\$20	Photocopying (per page).....\$2.50	10" x 10"..... \$125
Cashed Check for Non-Customer.....\$15	Return of Deposited or Cashed Item	16" x 20"..... \$255
Collection Item	Returned Deposit Item Fee \$15	Lost Key Replacement \$25
Domestic.....\$25	Re-deposited Item Fee..... \$15	Drilling Fee..... \$200
Foreign.....\$25	Statements	Stop Payment Fee..... \$35
Escheatment Fee\$33	Duplicated Statement.....\$5	(Cash Management)..... \$20
Foreign Currency Purchase.....\$20	E-Statements\$0	Treasurer's Check..... \$5
Inactivity Fee ¹ \$5	Interim Statement\$0	Wire Transfers (Domestic)
Insufficient Funds ²	Reconciliation (per hour)..... \$25	Incoming.....\$15
Overdraft Fee\$35	Return Statement \$15	Incoming (Cash Management) \$10
Returned Item Fee\$35	Safe Deposit Boxes (deposit customers only)	Outgoing\$25
IRA Transfer Closeout.....\$35	Rental Fees (varies by size)	Outgoing (Cash Management)..... \$20
Legal Process.....\$125	3" x 5" \$45	Wire Transfers (Foreign)
Money Order..... \$5	3" x 10" \$60	Outgoing\$45
Non-Customer Notary Service.....\$10	5" x 5" \$50	Outgoing (Cash Management)..... \$40
Reissued Bank Check.....\$33	5" x 10" \$85	Incoming.....\$15

¹ 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.

[°] \$10 fee for each transfer or withdrawal covered by federal Regulation D in excess of 6 per monthly statement cycle, including among others preauthorized or telephone transfers, checks, online, mobile, or by debit card.

[°] \$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 POS debit card transaction, or ATM withdrawal is paid against insufficient funds. ATM withdrawals and one-time POS 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. Returned Item Fees are charged when a check or ACH debit is returned unpaid against insufficient funds. Returned Item 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 Returned Item Fees charged per account per day.