

SERVICE PRICING SCHEDULE

Effective December 3, 2018

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
Breakaway Savings	None	No KSB Fee	N/A	N/A	Free	Free ^Δ
Christmas Club 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 per 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
Breakaway Savings	None	No KSB Fee	N/A	N/A	Free	Free ^Δ
Escrow 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

ADDITIONAL SERVICES

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

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

^x 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.

^Δ ATM Card is free. Free Debit Card not available unless Debit Card is also attached to a checking account.

[◊] \$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 Paid Item Fee and Uncollected Item Fee are assessed when an item is paid against insufficient or uncollected funds. Overdraft Return Item Fee and Return Uncollected Fee are assessed when an item is returned unpaid against insufficient or uncollected funds. All Insufficient Funds fees are waived if the day-ending account balance is overdrawn less than \$25. Otherwise, the fee will be assessed against each item that overdrawed the account. Fees apply to Insufficient Funds transactions created by check, in-person withdrawal, ATM withdrawal, or other electronic means. For personal accounts only, Insufficient Funds fees do not apply to ATM withdrawals and non-recurring Debit Card transactions.

NOTICE TO MAINE CUSTOMERS

If you have a dispute with your financial institution or credit union regarding your account, you may contact the financial institution or credit union and attempt to resolve the problem directly. If the financial institution or credit union 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 or credit union, the Maine Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency.