

Service Pricing Schedule

Effective May 31, 2018

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

PERSONAL/CONSUMER ACCOUNTS

	Monthly [†] Service Fee	Foreign ATM Fee	Online Bill Pay	Checks	Items Paid	Debit/ATM Card
Breakaway Free Checking	None	Free*	Free	Free [†]	Free	Free
Interest Bearing Checking	\$7, if minimum daily balance is less than \$500	\$1 per transaction	\$6 / month	Variable	Free	Free
Breakaway Savings	None	No KSB Fee	N/A	N/A	Free	Free ^Δ
Statement Savings	None	No KSB Fee	N/A	N/A	Free	Free ^Δ
Performance Money Market	None	No KSB Fee	\$6 / month	Variable	Limited Free [◊]	Free

BUSINESS ACCOUNTS

	Monthly [†] Service Fee	Foreign ATM Fee	Online Bill Pay	Checks	Items Paid	Debit/ATM Card
Breakaway Business 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
Breakaway Savings	None	No KSB Fee	N/A	N/A	Free	Free ^Δ
Premium Statement 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

ADDITIONAL SERVICES

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

Certified Check	\$20	Research	5" x 10"	\$85
Check Cashed for Non-Customer....	\$15	Hourly Rate	5" x 15"	\$75
Collection Item		Photocopying	7" x 10"	\$105
Domestic	\$25	Return of Deposited or Cashed Item	10" x 10"	\$125
Foreign	\$25	Returned Item Fee	16" x 20"	\$255
Debit/ATM Card Replacement.....	\$10	Re-deposited Item Fee	Lost Key Replacement.....	\$25
Escheatment Fee	\$33	Duplicate Copy ³	Drilling Fee	\$200
Foreign Currency Purchase	\$20	Treasurer's Check	Stop Payment Fee	\$35
Inactivity Fee ¹	\$5	Statements	(Cash Management)	\$20
Insufficient Funds ²		Duplicated Statement	Wire Transfers (Domestic)	
Overdraft Paid Item Fee	\$35	E-Statements.....	Incoming	\$15
Uncollected Item Fee	\$35	Interim Statement.....	Incoming (Cash Management) ..	\$10
Overdraft Return Item Fee	\$35	Reconciliation.....	Outgoing	\$25
Return Uncollected Fee.....	\$35	Return Statement.....	Outgoing (Cash Management) ..	\$20
IRA Transfer Closeout	\$35	Safe Deposit Boxes (Deposit Customers Only)	Wire Transfers (Foreign)	
Legal Process	\$125	Rental Fees (Varies By Size)	Outgoing	\$45
Money Order	\$5	3" x 5"	Outgoing (Cash Management) ..	\$40
Notary Service	\$10	3" x 10"	Incoming	\$15
Reissued Bank Check	\$33	5" x 5"		

[†] Monthly Service Fees 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. All surcharge fees will be reimbursed.

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

^Δ ATM Card is always 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 preauthorized or telephone transfers, checks, and 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 overdraw the account. Fees apply to Insufficient Funds transactions created by check, in-person withdrawal, ATM withdrawal, or other electronic means. For personal/consumer accounts only, Insufficient Funds fees do not apply to ATM withdrawals and non-recurring debit card transactions.

³ No fee if check is drawn on Kennebunk Savings Bank.

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.

