

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	Non-Kennebunk Savings ATM's	Online Bill Pay	Checks	ATM/Debit Card [^]
Breakaway Checking	None	Refund up to \$10.00 per Monthly Statement Cycle	Free	Variable	Free
Interest Bearing Checking	\$7, if balance falls below \$500	No KSB Fee	Free	Variable	Free
Holiday Club Savings	None	No KSB Fee	N/A	N/A	Free
Harbor Savings	None	No KSB Fee	N/A	N/A	Free
IRA Money Market	None	N/A	N/A	N/A	N/A
IRA Beacon Money Market	None	N/A	N/A	N/A	N/A
Performance Money Market	None	No KSB Fee	Free	Variable	Free
Beacon Money Market	None	No KSB Fee	Free	Variable	Free

NOTICE TO MAINE PERSONAL ACCOUNT CUSTOMERS

If you have a dispute with us regarding your account, please contact us to resolve the problem directly. If we are unable to resolve the problem, you may communicate the problem and the resolution you are seeking to:

Maine Bureau of Financial Institutions
Consumer Outreach Program
36 State House Station
Augusta, Maine 04333-0036
Phone: (800) 965-5235 or (207) 624-8570

To file a complaint electronically, you may submit securely to the Maine Bureau of Financial Institutions at the following Internet address: <https://me.accessgov.com/financialinstitutions/Forms/Page/financialinstitutions/inquiryandassistance/> or visit <https://www.maine.gov/pfr/financialinstitutions/> and go to the section on Consumer Tools then click on File a Complaint agency.

SEE FLIP SIDE FOR ADDITIONAL IMPORTANT INFORMATION

ADDITIONAL SERVICES

Fees below are standard for accounts listed on front page.

ATM/Debit Card Replacement Fee ³	\$15	Non-Customer Notary Service	\$10	5" x 15"	\$85
ATM/Debit Card Rush Order Fee	\$70	Research Half Hourly Rate (minimum).....	\$15	7" x 10"	\$105
Collection Item		Reissued Money Order or Treasurer's		10" x 10"	\$125
Domestic	\$25	Check ⁴	\$35	16" x 20"	\$255
Foreign	\$25	Statements		Lost Key Replacement.....	\$25
Escheatment Fee	\$33	Duplicate Statement	\$10	Drilling Fee.....	\$250
Escheatment Fee (effective 1/1/2025)		Reconciliation (per hour).....	\$25	Stop Pay Handling Fee.....	\$35
.....	\$50	Return Statement	\$15	Treasurer's Check.....	\$7
Inactivity Fee ¹	\$10	Safe Deposit Boxes (deposit customers only)		Wire Transfers (Domestic)	
Insufficient Funds ²		Rental Fees (varies by size)		Incoming.....	\$15
Overdraft Fee	\$35	3" x 5"	\$45	Outgoing.....	\$25
IRA Transfer Closeout.....	\$50	3" x 10"	\$60	Wire Transfers (Foreign)	
Legal Process.....	\$125	5" x 5"	\$50	Outgoing.....	\$45
Money Order.....	\$5	5" x 10"	\$85	Incoming.....	\$15

^Y Monthly Service Charges are based on balances and activity that occur during your monthly statement cycle.

[^]ATM/Debit Card initial issuance is free of charge.

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

² Kennebunk Savings may, at its discretion, honor withdrawal requests that overdraw your account. However, the fact that it may honor withdrawal requests that overdraw your account does not obligate it to do so later. You can **NOT** rely on Kennebunk Savings to pay overdrafts on your account regardless of how frequently or under what circumstances overdrafts may have been paid in the past. Kennebunk Savings may change its practice of paying or not paying discretionary overdrafts on your account without notice. Overdraft Fees are charged when check, Automated Clearing House (ACH), or recurring point of sale (POS) debit card transactions are paid against insufficient funds. ATM withdrawals and one-time debit card transactions will be declined if there are insufficient funds at the time of authorization. Overdraft Fees will be charged each time a transaction that is more than \$5 is presented for payment. An account has insufficient funds when the available balance is overdrawn by more than \$10. There is a limit of five (5) Overdraft Fees charged per account per business day.

³ATM/Debit Card Replacement Fee is not charged due to unauthorized use or name change. ATM/Debit Card Replacement fee is not charged for damaged cards issued over one year or first damaged card replacement.

⁴ Lost, Stolen, or Destroyed Money Order from Kennebunk Savings is reissued as a KSB Treasurer's check.

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

CASH MANAGEMENT ACCOUNTS

	Monthly Service Charge	Non-Kennebunk Savings ATMs	Online Bill Pay	Checks	ATM/Debit Card [^]
Clarity Non-Interest Bearing Checking	\$10.00*	Refund up to \$10.00 per Statement Cycle	Free	Variable	Free
Clarity Plus Non-Interest Bearing Checking	\$20.00*	Refund up to \$10.00 per Statement Cycle	Free	Variable	Free
Clarity Max Non-Interest Bearing Checking	\$250.00**	Refund up to \$10.00 per Statement Cycle	Free	Variable	Free
Municipal Interest Bearing Checking	None	Refund up to \$10.00 per Statement Cycle	Free	Variable	N/A
Non-Profit Interest Bearing Checking	None	Refund up to \$10.00 per Statement Cycle	Free	Variable	N/A
Cash Management Basic Checking	\$39, if average daily balance less than \$25,000	Refund up to \$10.00 per Statement Cycle	Free	\$100 discount on first order of checks through Kennebunk Savings	Free

For Questions about Cash Management Accounts, please contact our Cash Management Team at: 888-572-5249. The new Clarity, Clarity Plus, Clarity Max, Municipal and Non-Profit accounts available September 15, 2024.

BUSINESS ACCOUNTS

	Monthly Service Charge	Non-Kennebunk Savings ATMs	Online Bill Pay	Checks	ATM/Debit Card [^]
Breakaway Non-Interest Bearing Checking	None	Refund up to \$10.00 per Statement Cycle	Free	Variable	Free
Interest Bearing Checking	\$5 [†]	\$1 / transaction	\$9.95 / month	Variable	\$1 / month
IOLTA Interest Bearing Checking	None	N/A	Free	Variable	N/A
RAHF Interest Bearing Checking	None	N/A	Free	Variable	N/A
Escrow Savings	None	No KSB Fee	N/A	N/A	Free
Harbor Savings	None	No KSB Fee	N/A	N/A	Free
Performance Money Market	None	No KSB Fee	\$9.95 / month	Variable	Free
Beacon Money Market**	None	No KSB Fee	Free	Variable	Free
Mortuary Trust Savings	None	N/A	N/A	N/A	N/A

SEE FLIP SIDE FOR ADDITIONAL IMPORTANT INFORMATION

ADDITIONAL SERVICES

Fees below are standard for all Cash Management and Business accounts unless otherwise noted.

ATM/Debit Card Replacement Fee ³	\$15	Research	16" x 20".....	\$255
ATM/Debit Card Rush Order Fee.....	\$70	Half Hourly Rate (minimum).....	Lost Key Replacement.....	\$25
Collection Item		Statements	Drilling Fee.....	\$250
Domestic.....	\$25	Duplicate Statement.....	Stop Pay Handling Fee.....	\$35
Foreign.....	\$25	Reconciliation (per hour).....	(Cash Management).....	\$20
Escheatment Fee.....	\$33	Return Statement.....	Treasurer's Check.....	\$7
Escheatment Fee (effective 1/1/2025)		Safe Deposit Boxes (deposit customers only)	Wire Transfers (Domestic)	
.....	\$50	Rental Fees (varies by size)	Incoming.....	\$15
Inactivity Fee ¹	\$10	3" x 5".....	Incoming (Cash Management).....	\$10
Insufficient Funds ²		3" x 10".....	Outgoing.....	\$25
Overdraft Fee.....	\$35	5" x 5".....	Outgoing (Cash Management).....	\$20
Legal Process.....	\$125	5" x 10".....	Wire Transfers (Foreign)	
Money Order.....	\$5	5" x 15".....	Outgoing.....	\$45
Non-Customer Notary Service.....	\$10	7" x 10".....	Outgoing (Cash Management).....	\$40
Reissued Treasurer's Check ⁴	\$35	10" x 10".....	Incoming.....	\$15

♦ Monthly Service Charge based on the number of cash management services obtained during your statement cycle.

† Monthly Service Charge based on activities that occur during your statement cycle.

^ No fee for initial issuance of an ATM/Debit Card.

* Monthly Service Charge waived if combined commercial loan balances are equal to or greater than \$10 million.

** Limited to business accounts and certain estate planning trusts.

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

² Kennebunk Savings may, at its discretion, honor withdrawal requests that overdraw your account. However, the fact that Kennebunk Savings may honor withdrawal requests that overdraw your account does not obligate it to do so later. So you can **NOT** rely on it to pay overdrafts on your account regardless of how frequently or under what circumstances it has paid overdrafts in the past. It may change its practice of paying or not paying discretionary overdrafts on your account without notice. Overdraft Fees are charged when check, Automated Clearing House (ACH), or recurring point of sale (POS) debit card transactions are paid against insufficient funds. ATM withdrawals and one-time debit card transactions will be declined if there are insufficient funds at the time of authorization. Overdraft Fees will be charged for each time a transaction that is more than \$5 is presented for payment. An account has insufficient funds when the available balance is overdrawn by more than \$10. There is a limit of five (5) Overdraft Fees charged per account per business day.

³ Not charged for replacement due to unauthorized use or name change, or for damaged cards issued over one year or first damaged card replacement.

⁴ Lost, stolen, or destroyed Money Order from Kennebunk Savings is reissued as a Kennebunk Savings Treasurer's check.

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PERSONAL ACCOUNTS

	Monthly ^x Service Charge	Non-Kennebunk Savings ATM's	Online Bill Pay	Checks	ATM/Debit Card
Breakaway Checking	None	Refund up to \$10.00 per Monthly Statement Cycle	Free	Free [†]	Free
Interest Bearing Checking	\$7, if balance falls below \$500	No KSB Fee	Free	Variable	Free
Holiday Club Savings	None	No KSB Fee	N/A	N/A	Free
Harbor Savings	None	No KSB Fee	N/A	N/A	Free
IRA Money Market	None	N/A	N/A	N/A	N/A
IRA Beacon Money Market	None	N/A	N/A	N/A	N/A
Performance Money Market	None	No KSB Fee	Free	Variable	Free
Beacon Money Market	None	No KSB Fee	Free	Variable	Free

BUSINESS ACCOUNTS

	Monthly ^x Service Charge	Non-Kennebunk Savings ATM's	Online Bill Pay	Checks	ATM/Debit Card
Breakaway Checking	None	Refund up to \$10.00 per Monthly Statement Cycle	Free	\$100 discount on first order of checks through Kennebunk Savings	Free
Cash Management Checking	\$39, if average daily balance falls below \$25,000	Refund up to \$10.00 per Monthly Statement Cycle	Free	\$100 discount on first order of checks through Kennebunk Savings	Free
Interest Bearing Checking	\$5	\$1 / transaction	\$9.95 / month	Variable	\$1 / month
IOLTA Interest Bearing Checking	None	N/A	Free	Variable	N/A
RAHF Interest Bearing Checking	None	N/A	Free	Variable	N/A
Escrow Savings	None	No KSB Fee	N/A	N/A	Free
Harbor Savings	None	No KSB Fee	N/A	N/A	Free
PPP Escrow Savings	None	N/A	N/A	N/A	N/A
Performance Money Market	None	No KSB Fee	\$9.95 / month	Variable	Free
Beacon Money Market*	None	No KSB Fee	Free	Variable	Free
Mortuary Trust Savings	None	N/A	N/A	N/A	N/A

NOTICE TO MAINE CUSTOMERS

If you have a dispute with your financial institution 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	\$0	Drilling Fee.....	\$200
Domestic.....	\$25	Re-deposited Item Fee.....	\$0	Stop Pay Handling Fee	\$35
Foreign.....	\$25	Statements		(Cash Management).....	\$20
Escheatment Fee	\$33	Duplicate Statement	\$5	Treasurer's Check.....	\$5
Foreign Currency Purchase.....	\$20	eStatements	\$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).....	\$0	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 Treasurer's Check ³	\$33	5" x 15"	\$85		

¹ Monthly Service Charges are based on balances and activity that occur during your monthly statement cycle.

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

*Business Beacon Money Market eligibility limited to business accounts and certain estate planning trusts.

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

² Kennebunk Savings may, at its discretion, honor withdrawal requests that overdraw your account. However, the fact that it may honor withdrawal requests that overdraw your account does not obligate it to do so later. So you can **NOT** rely on it to pay overdrafts on your account regardless of how frequently or under what circumstances it has paid overdrafts in the past. It may change its practice of paying or not paying discretionary overdrafts on your account without notice.

Overdraft Fees are charged when check, automated clearing house (ACH), or recurring point of sale (POS) debit card transactions are paid against insufficient funds. ATM withdrawals and one-time debit card transactions will be declined if there are insufficient funds at the time of authorization. Overdraft Fees will be charged for each time a transaction that is more than \$5 is presented for payment. An account has insufficient funds when the available balance is overdrawn by more than \$10. There is a limit of five (5) Overdraft Fees charged per account per business day.

³ Lost, Stolen, or Destroyed Money Order from Kennebunk Savings is reissued as a KSB Treasurer's check.

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	Monthly [†] Service Charge	Non-Kennebunk Savings ATM's	Online Bill Pay	Checks	Items Paid	ATM/Debit Card
Breakaway Free Checking	None	Refund up to \$10.00 per Monthly Statement Cycle	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
Harbor Savings	None	No KSB Fee	N/A	N/A	Free	Free
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 [†] Service Charge	Non-Kennebunk Savings ATM's	Online Bill Pay	Checks	Items Paid	ATM/Debit Card
Breakaway Checking	None	Refund up to \$10.00 per Monthly Statement Cycle	Free	\$100 off ^o	Free	Free
Cash Management Checking	\$39, if average daily balance less than \$25,000	Refund up to \$10.00 per Monthly Statement Cycle	Free	\$100 off ^o	Free	Free
Interest Bearing Checking	\$5	\$1 / transaction	\$9.95 / month	Variable	Variable ^a	\$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
Harbor Savings	None	No KSB Fee	N/A	N/A	Free	Free
PPP Escrow Savings	None	N/A	N/A	N/A	N/A	N/A
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

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Additional Services

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ATM/Debit Card Replacement Fee	\$10	Research	7" x 10"	\$105
ATM/Debit Card Rush Order Fee	\$70	Hourly Rate	10" x 10"	\$125
Certified Check	\$20	Photocopying (per page)	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	Drilling Fee	\$200
Domestic	\$25	Re-deposited Item Fee	Stop Pay Handling Fee	\$35
Foreign	\$25	Statements	(Cash Management)	\$20
Escheatment Fee	\$33	Duplicated Statement	Treasurer's Check	\$5
Foreign Currency Purchase	\$20	eStatements	Wire Transfers (Domestic)	
Inactivity Fee ¹	\$5	Interim Statement	Incoming	\$15
Insufficient Funds ²		Reconciliation (per hour)	Incoming (Cash Management)	\$10
Overdraft Fee	\$35	Return Statement	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"	Outgoing	\$45
Legal Process	\$125	3" x 10"	Outgoing (Cash Management)	\$40
Money Order	\$5	5" x 5"	Incoming	\$15
Non-Customer Notary Service	\$10	5" x 10"		
Reissued Bank Check	\$33	5" x 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.

• \$100 applies to cost of first order of checks only.

² 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.