Kennebunk Savings

SERVICE PRICING SCHEDULE

Effective July 15, 2026

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	N/A	Free	Variable	N/A
Non-Profit Interest Bearing Checking	None	N/A	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

	MonthlyService 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 ϒ	$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

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ADDITIONAL SERVICES

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

ATM/Debit Card Replacement Fee[4]	$15
ATM/Debit Card Rush Order Fee	$70
Collection Item	
Domestic	$25
Foreign	$25
Escheatment Fee	$50
Inactivity Fee[1]	$10
Nonsufficient Funds (Overdrafts)[2,3]	
Nonsufficient Funds (NSF) Fee (Paid)	$23
Nonsufficient Funds (NSF) Fee (Returned)	$23
Legal Process	$125
Money Order	$5
Non-Customer Notary Service	$10
Reissued Treasurer's Check[5]	$35
Research	
Half Hourly Rate (minimum)	$15
Statements	
Duplicate Statement	$10
Reconciliation (per hour)	$25
Return Statement	$15
Safe Deposit Boxes (deposit customers only)	
Rental Fees (varies by size)	
3" x 5"	$45
3" x 10"	$60
5" x 5"	$50
5" x 10"	$85
5" x 15"	$85
7" x 10"	$105
10" x 10"	$125
16" x 20"	$255
Lost Key Replacement	$25
Drilling Fee	$250
Stop Pay Handling Fee	$35
(Cash Management)	$20
Treasurer's Check	$7
Wire Transfers (Domestic)	
Incoming	$15
Incoming (Cash Management)	$10
Outgoing	$25
Outgoing (Cash Management)	$20
Wire Transfers (Foreign)	
Outgoing	$45
Outgoing (Cash Management)	$40
Incoming	$15

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

ϒ 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 $5 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, also known as discretionary overdrafts. 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.

Nonsufficient Funds (NSF) Fees are charged when check, Automated Clearing House (ACH), or recurring point of sale (POS) debit card transactions are paid against nonsufficient funds. ATM withdrawals and one-time debit card transactions will be declined if there are nonsufficient funds at the time of authorization. NSF Fees are not accessed for declined transactions. NSF Fees will be charged each time a transaction that is more than $5 is presented for payment against nonsufficient funds. An account has nonsufficient funds when the available balance is overdrawn by more than $10. There is a limit of five (5) NSF Fees charged per account per business day.

[3] Items initially set to be returned for nonsufficient funds may be paid at 1:00 pm the next business day, if funds are sufficient at that time and you do not instruct us otherwise. The NSF Fee will still apply.

[4] ATM/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.

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