Kennebunk Savings

SERVICE PRICING SCHEDULE

Effective July 15, 2026

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

PERSONAL ACCOUNTS

	Monthly[ϒ] 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

Kennebunk Savings

SERVICE PRICING SCHEDULE

Effective July 15, 2026

ADDITIONAL SERVICES

Fees below are standard for accounts listed on front page.

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

IRA Transfer Closeout $50
Legal Process $125
Money Order $5
Non-Customer Notary Service $10
Research Half Hourly Rate (minimum) $15
Reissued Money Order or Treasurer's Check[5] $35
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
Treasurer's Check $7
Wire Transfers (Domestic)
- Incoming $15
- Outgoing $25

Wire Transfers (Foreign)
- Outgoing $45
- Incoming $15

ϒ 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, 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.