

FEE SCHEDULE



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account closed within 90 days of opening	\$25.00
Account reconciliation: \$20.00/hour, \$10.00 minimum	
ATM/Debit Card - Replacement, Cancel or Hot Card	\$10.00
Canadian check deposit:	\$5.00/item & exchange rate
Cashier's Check	\$5.00
Cashier's Check (reissue)	\$5.00
Check Cashing (non-customer)	\$20.00
Club account closed prior to maturity	\$25.00
Copy of paid check/item	\$3.00
Counter checks (sheet of 4)	\$2.00
Excess preauthorized transactions (savings/money market)	\$10.00
Foreign check deposit (non-Canadian)	\$15/item + costs
Foreign currency (non-Canadian)	\$10.00 + costs + exchange rate
Foreign draft purchase	\$10.00 + costs + exchange rate
Inactivity/Dormancy Fee (after 2 years, Checking & Savings only)	\$2.00/month
IRA external transfer	\$20.00
Levy/Attachment/Subpoena	\$75.00
Loan Payment by phone/card	\$10.00
Money Order	\$4.00
Money Order - Reissue/Stop Payment	\$5.00
Night Deposit bag (refundable)	\$15.00
Non-sufficient funds / Overdraft fee (per item)	\$30.00
Online Banking - Bank to Bank transfer (Incoming)	\$2.00
Online Banking - Bank to Bank transfer (Outgoing)	\$5.00
Research	\$30.00/hour (\$15.00 minimum) + \$1.00 per page
Returned deposit item	\$10.00
Safe Deposit Box - Drilling	\$50.00 + cost
Safe deposit box - Late payment fee (after 30 days)	\$5.00
Safe Deposit Box - Rental	Varies based on size
Safe Deposit Box - Replacement Key	\$15.00
Statement (Duplicate)	\$5.00 per month
Statements - Copy	\$5.00
Stop Payment (checking accounts)	\$25.00
Wire Transfer - Customer Incoming	\$10.00
Wire Transfer - Customer Outgoing (Domestic)	\$20.00
Wire Transfer - Customer Outgoing (Foreign)	\$50.00 + exchange
Zipper bags	\$3.00

If you have a dispute with Skowhegan Savings Bank regarding your deposit account, you may contact us and attempt to resolve the problem directly. If Skowhegan Savings Bank fails to resolve the problem, communicate the problem and the resolutions you are seeking to:

Bureau of Financial Institutions
36 State House Station
Augusta, Maine 04333-0036

To file a complaint electronically, you may contact the Bureau of Financial Institutions at the following address:
<http://www.maine.gov/pfr/financialinstitutions/complaint.htm>.

The Bureau of Financial Institutions will acknowledge the receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation.