

Service Pricing Schedule

Effective November 2011

Personal Checking Accounts

Breakaway Free Checking*

- No minimum balance required
- All ATM transaction fees are waived; other surcharges for ATM use anywhere will be automatically rebated to the checking account
- No charge for Kennebunk Savings signature checks for the life of account
- No charge for CheckFree™ on-line bill pay service with unlimited use

*Special services such as overdrafts, stop payments and wires may involve charges. All ATM charges will be reimbursed when you use any ATM anywhere.

Maximizer Account

- If the average monthly balance drops below \$10,000 you will incur a \$15 service charge for that month
- All ATM transaction fees are waived; other surcharges for ATM use anywhere will be automatically rebated to the checking account
- No charge for Kennebunk Savings signature checks for the life of account
- No charge for CheckFree™ on-line bill pay service with unlimited use

Interest Bearing Checking

- If minimum balance falls below \$500, \$7 per statement cycle service charge

Regular Checking

- If minimum balance falls below \$300, \$7 per statement cycle service charge

Business Checking Accounts

Breakaway Business Checking

- No minimum balance required
- No charge for unlimited transactions, no per item charges
- No per check charges
- All ATM transaction fees are waived; other surcharges for ATM use anywhere will be automatically rebated
- No charge for Kennebunk Savings signature checks for the life of the account
- No charge for online Business Bill Pay with unlimited use

Cash Management Checking

- If average monthly balance falls below \$25,000, \$39 per statement cycle service charge
- No charge for unlimited transactions, no per item charges
- No per check charges
- All ATM transaction fees are waived; other surcharges for ATM use anywhere will be automatically rebated
- No charge for Business Online Banking with controlled employee access capabilities
- No charge for Positive Pay, Zero Balance Accounts or recurring online ACH transfers.
- No charge for online Business Bill Pay with unlimited use
- *Optional Add-on Services* include Remote Deposit Capture, Merchant Services, Business Credit Cards, Payroll Services, Wire Transfers, Lockbox Services and include a fee or pass

through cost from a third party vendor. Please call Business Services for pricing. *Some services may require credit approval.*

Navigator

- If average monthly balance falls below \$20,000, \$25 per statement cycle service charge

Business Interest Bearing Checking

- Monthly service charge - \$5
- Item fee for checks paid - \$.20 if minimum monthly balance in checking or related accounts falls below \$1,000
- BusinessCard® - \$1 per month
- Monthly charge of \$9.95 for online Business Bill Pay service

Regular Business Checking

- Monthly service charge - \$8
- Earnings credit applied
- Item fee for checks paid - \$.20
- BusinessCard® - \$1 per month

FOR ALL ACCOUNTS PLEASE NOTE: All other service fees as outlined in "Other Services" section remain in effect.

Other Services

ATM and Debit Card Services

- No surcharge for customers' transactions at Kennebunk Savings Bank ATMs
- No ATM fees anywhere for "Breakaway Free", "Breakaway Business", "Cash Management", and "Maximizer" checking accounts. Other surcharges for ATM use will be automatically rebated
- \$1 *per transaction* at non-Kennebunk Savings Bank ATMs for "Regular Checking", "Personal Interest Bearing Checking", and "Regular Statement Savings"
- \$1 *monthly* debit card fee for "Freedom Checking" and Regular Business Checking
- Card replacement - \$5

Certified Checks

- \$10

Collections

- Domestic checks - \$12 each plus additional fees, if applicable
- Foreign checks - \$15 each, including Canadian checks, plus additional fees, if applicable
- Bearer or Registered Bonds - \$25 each plus additional fees, if applicable

Early Closing of Checking, Savings, Money Market, or Christmas Club Accounts - If closed within 90 days of opening

- \$25

Fax

- Incoming - \$3 per page
- Outgoing - \$5 per page

Foreign Currency purchases

- \$10

Inactive Account Charges

- Checking, Money Market and Savings Account - \$1 per month for accounts after 2 years of inactivity
- \$5 per month after 3 years of inactivity

Individual Retirement Accounts

- No annual maintenance fee

- Transfer Closeout - \$25

Insufficient Funds Transactions

- Business Accounts: ATM withdrawals, point of sale purchases, ACH or checks written against insufficient funds - \$25
- Consumer Accounts: ACH or checks written against insufficient funds - \$25
- NSF Returned items charge - \$25
- Transfers to "Freedom Checking" from "Regular Statement Savings" to cover a check written against insufficient funds - \$2 per occurrence

Kenn-e-banking

- CheckFree™ Bill Pay - \$6 per month with the exception of "Breakaway Free Checking", "Freedom", and "Maximizer" accounts that include this service at no charge
- E-statements - No charge

Legal Process

- \$75 each

Mobile Banking

- No charge for our Mobile Banking services. **Message and data rates may vary with your service provider.**

Money Market Accounts

- If minimum balance falls below \$1,000 there is a monthly service charge of \$7
- Checks paid in excess of 3 per month \$10 each

Money Orders

- \$3

Non-Customer Checks Cashed

- \$5

Notary Services

- \$10 (each oath, witness, service or certification)

Replacement of Lost Passbook

- \$7

Research

- \$20 per hour, \$15 minimum
- Copies of transaction items - \$2 each
- Copies of statements - \$5 each

Returned Deposited Checks

- \$5 per check
- Duplicate Copy - \$2.50. No charge if check is drawn on Kennebunk Savings Bank

Returned Statements

- \$8 handling fee per occurrence

Safe Deposit Box Rentals (per year)*

- 3" x 5" - \$30
- 3" x 10" - \$45
- 5" x 5" - \$35
- 7" x 10" - \$75 (Biddeford only)
- 5" x 10" - \$65
- 10" x 10" - \$90
- 16" x 20" - \$210 (Ogunquit only)
- Replacement safe deposit box key - \$15
- Cost to drill safe deposit box - \$150

*Must have a deposit relationship to rent a safe deposit box. Please note that your contents in safe deposit boxes are not insured by the FDIC or Kennebunk Savings Bank.

Special Statements

- Interim statement printed at branch - No charge

Statement Copies

- \$5 each

Statement Reconciliation

- \$20 per hour, \$15 minimum

Stop Payments

- \$20

Travelers Checks

- Regular - \$1 per \$100
- Checks for Two (Dual Signature) - \$1.75 per \$100
- Gift Checks - \$2.50 per check
- Gift Cards - \$3.95 per card

Treasurer's Checks

- \$5

Wire Transfers (bank customers only)

- Incoming - \$10 per wire
- Outgoing *domestic* - \$20 per wire
- Outgoing *foreign* - \$40 per wire

CheckFree® is a registered trademark of CheckFree Corp.