

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 <sup>^</sup> |
|---|---|--|-----------------|---|-----------------------------|
| <b>Clarity Non-Interest Bearing Checking</b>      | \$10.00*  | Refund up to \$10.00 per Statement Cycle | Free            | Variable  | Free                        |
| <b>Clarity Plus Non-Interest Bearing Checking</b> | \$20.00*  | Refund up to \$10.00 per Statement Cycle | Free            | Variable  | Free                        |
| <b>Clarity Max Non-Interest Bearing Checking</b>  | \$250.00**  | Refund up to \$10.00 per Statement Cycle | Free            | Variable  | Free                        |
| <b>Municipal Interest Bearing Checking</b>        | None  | Refund up to \$10.00 per Statement Cycle | Free            | Variable  | N/A                         |
| <b>Non-Profit Interest Bearing Checking</b>       | None  | Refund up to \$10.00 per Statement Cycle | Free            | Variable  | N/A                         |
| <b>Cash Management Basic Checking</b>             | \$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 <sup>^</sup> |
|--|------------------------|--|-----------------|----------|-----------------------------|
| <b>Breakaway Non-Interest Bearing Checking</b> | None                   | Refund up to \$10.00 per Statement Cycle | Free            | Variable | Free                        |
| <b>Interest Bearing Checking</b>               | \$5 <sup>r</sup>       | \$1 / transaction                        | \$9.95 / month  | Variable | \$1 / month                 |
| <b>IOLTA Interest Bearing Checking</b>         | None                   | N/A                                      | Free            | Variable | N/A                         |
| <b>RAHF Interest Bearing Checking</b>          | None                   | N/A                                      | Free            | Variable | N/A                         |
| <b>Escrow Savings</b>                          | None                   | No KSB Fee                               | N/A             | N/A      | Free                        |
| <b>Harbor Savings</b>                          | None                   | No KSB Fee                               | N/A             | N/A      | Free                        |
| <b>Performance Money Market</b>                | None                   | No KSB Fee                               | \$9.95 / month  | Variable | Free                        |
| <b>Beacon Money Market**</b>                   | None                   | No KSB Fee                               | Free            | Variable | Free                        |
| <b>Mortuary Trust Savings</b>                  | 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 <sup>3</sup> ..... | \$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 <sup>1</sup> .....                 | \$10  | 3" x 5".....                                | Incoming (Cash Management)..... | \$10  |
| Insufficient Funds <sup>2</sup>                   |       | 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 <sup>4</sup> .....     | \$35  | 10" x 10".....                              | Incoming.....                   | \$15  |

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

<sup>†</sup> Monthly Service Charge based on activities that occur during your statement cycle.

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

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

<sup>\*\*</sup> Limited to business accounts and certain estate planning trusts.

<sup>1</sup> Applies to checking and money market accounts after 1 year of no transaction activity.

<sup>2</sup> 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.

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

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