

Fee Schedule

Effective March 1, 2018

ACH Debit Block or Filter (Each Order).....	\$30.00	Purchase of International Currency.....	\$25.00
ACH Recurring Automatic Transfer (Per Transfer).....	\$3.00	(Express delivery additional charge plus correspondent bank fees)	
Account Reconciliation (First Time).....	No Charge	Photocopy Fee (Per Page).....	\$2.00
Account Reconciliation (Per Hour).....	\$30.00	Research Fee (Per Hour – 1/2 Hour Minimum).....	\$30.00
Account Closed by Mail.....	\$5.00	Returned Deposited Item Fee.....	\$10.00
Account Closed - within 180 days.....	\$25.00	(Consumer accounts with MA address \$5.99)	
ATM Transaction Fee (Cash Withdrawal or Balance Inquiry):		Returned Mail Fee (Per Month).....	\$5.00
• Salisbury Bank ATM.....	No Charge	Rush Payment:	
• Non-Salisbury Bank ATM.....	\$2.00 ¹	• Overnight Check.....	\$19.95
ATM/Debit Card Replacement Fee.....	\$10.00	• Same Day Bill Payment.....	\$15.95
Additional Charge for Express Delivery.....	\$40.00	Signature Guarantee.....	No Charge
ATM/Debit Card International Transaction Fee.....		Stop Payment.....	\$30.00
depending on the type of transaction, will be up to 1.5% of		• Check (Valid for 6 months and may be renewed one time at no charge)	
the transaction amount. ¹		• ACH Stop Payment or Revocation	
Automatic Transfer Overdraft Protection (Each Transfer).....	\$6.00	• Money Order Stop Payment	
(Transaction Limitations apply for Savings and Money Market Accounts)		• Official Check Stop Payment	
Bank Audit Confirmation.....	No Charge	No stop payment will be accepted on an official bank check without an	
Bank to Bank Transfer Fee		indemnity bond purchased at your expense in favor of the bank. There	
• Transfer from Another Financial Institution.....	No Charge	will be a 90 day waiting period before the check is reissued.	
• Transfer to Another Financial Institution.....	\$3.00	Telephone Transfers.....	\$3.00
Certified Check.....	\$20.00	Temporary/Interim Statement.....	\$2.00
Check Protest Fee.....	\$30.00	Wire Transfer Fee-Incoming.....	No Charge
Coin Processing Fee (Sorting/Counting)		Wire Transfer Fee-Outgoing Domestic.....	\$25.00
10% of total counted or a minimum of.....	\$10.00	Wire Transfer Fee-Outgoing International.....	\$50.00
Collection of Coupons (Per Envelope).....	\$20.00	Wire Transfer-Outgoing Tracer or Correction.....	\$30.00
Collections-Domestic/International (Per Item).....	\$40.00	Check Orders-Fully personalized personal and business checks are available.	
(Plus correspondent bank fees)		Prices available upon request.	
Continuous Overdraft Fee (Daily fee after 3 business days).....	\$35.00 ⁴	Safe Deposit Box Annual Rental Fee*	
Corrected IRS Filing Fee (Non-Bank Error).....	\$25.00	2" x 5" x 21".....	\$35.00
Duplicate/Special Monthly Statement Fee.....	\$5.00	3" x 5" x 21".....	\$40.00
Excess Withdrawal Fee (Per Item).....	\$20.00	4" x 5" x 21".....	\$45.00
Foreign Draft.....	\$25.00	5" x 5" x 21".....	\$50.00
(Plus correspondent bank fees)		2" x 10" x 21".....	\$55.00
Holiday/Vacation Club Early Closure/Withdrawal Fee.....	\$12.00	3" x 10" x 21".....	\$60.00
Inactive/Dormant Fee (Per Month).....	\$6.00 ²	4" x 10" x 21".....	\$65.00
(No account activity for one year and account balance less than \$1,000)		5" x 10" x 21".....	\$80.00
IRA Annual Fee (With balance less than \$500).....	\$25.00	6" x 10" x 21".....	\$90.00
IRA or Health Savings Account Closeout.....	\$25.00	10" x 10" x 21".....	\$160.00
(Transfer to another institution)		Plus applicable sales tax.	
IRA or Health Savings Account Excess Contribution Withdrawal.....	\$25.00	*There will be a 5% discount (25% for Relationship Checking Account customers)	
Legal Papers Processing.....	\$125.00	when your fee is automatically debited from your Salisbury Bank checking or	
(Levies, Restraining Notices, Court Orders)		statement savings account.	
Lost Night Depository Key.....	\$5.00	Other Safe Deposit Fees:	
Money Order Fee (\$2,500 limit).....	\$3.00 ¹	Safe Deposit Lost Key Fee.....	\$40.00
Night Deposit Regular Bag Fee (First bag free).....	\$10.00	Safe Deposit Box Drilling Fee.....	\$300.00
Night Deposit Locked Bag Fee (Non-refundable).....	\$30.00	Late Charge per month (30 days after due date).....	\$10.00
Notary Public Fee (Per Document).....	No Charge		
Official Check Fee (Treasurer's).....	\$5.00 ¹		
Overdraft Item Fee (Per Item).....	\$35.00 ³		
Over-the-Counter Temporary Check (Sheet of 4 Checks).....	\$3.00		
Personal Financial Management Tool.....	No Charge		
Popmoney Service			
• Send Money 3-Day Service.....	\$2.00		
• Send Money Next Day Service.....	\$2.50		
• Request Money Service.....	\$2.00		

¹ Free to Relationship Checking Accounts.

² Consumer Savings accounts with a NY address will not be charged the monthly Inactive/Dormant Fee, instead they will be charged a \$25.00 fee at the time funds are escheated to the state - after 3 years of inactivity.

³ Overdraft Fees apply to overdrafts created by check, in-person withdrawal, and electronic (ACH) transactions (as applicable). Fees may be reduced for customers who have notified the Bank of their eligibility under Chapter 167D of Massachusetts General Laws.

⁴ Applies to non-personal accounts.

