

Fee Schedule

Effective November 1, 2019

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| ACH Debit Block or Filter Fee (Each Order)..... | \$30.00 | Purchase of International Currency Fee..... | \$25.00 |
| Account Reconciliation Fee (Per Hour)..... | \$30.00 | (Express delivery additional charge plus correspondent bank fees) | |
| Account Closed by Mail Fee..... | \$5.00 | Photocopy Fee (Per Page)..... | \$2.00 |
| Account Closed within 180 days Fee..... | \$25.00 | Research Fee Per Hour (1/2 Hour Minimum)..... | \$30.00 |
| ATM Inquiry Fee: | | Returned Deposited Item Fee..... | \$12.00 |
| • Salisbury Bank ATM..... | No Charge | (Consumer accounts with MA address..... | \$7.81) |
| • Non-Salisbury Bank ATM..... | \$2.00 ¹ | Returned Mail Fee (Per Month)..... | \$ 5.00 |
| ATM Withdrawal Fee: | | Rush Payment Fee: | |
| • Salisbury Bank ATM..... | No Charge | • Overnight Check..... | \$19.95 |
| • Non-Salisbury Bank ATM..... | \$2.00 ¹ | • Same Day Bill Payment..... | \$15.95 |
| Debit Card Replacement Fee..... | \$10.00 | Signature Guarantee Fee..... | No Charge |
| Additional Charge for Express Delivery..... | \$40.00 | Stop Payment Fee..... | \$30.00 |
| ATM/Debit Card International Transaction Fee..... | | • Check (Valid for 6 months and may be renewed one time at no charge) | |
| depending on the type of transaction, will be up to 1.5% of | | • ACH Stop Payment or Revocation | |
| the transaction amount ¹ | | • Money Order Stop Payment | |
| Automatic Transfer Overdraft Protection Fee (Each Transfer)..... | \$8.00 | • Official Check Stop Payment | |
| (Transaction Limitations apply for Savings and Money Market Accounts) | | No stop payment will be accepted on an official bank check without an indemnity bond purchased at your expense in favor of the Bank. There will be a 90 day waiting period before the check is reissued. | |
| Bank Audit Confirmation Fee..... | No Charge | Telephone Transfer Fee..... | \$3.00 |
| Bank to Bank Transfer Fee: | | Temporary/Interim Statement Fee..... | \$2.00 |
| • Transfer from Another Financial Institution..... | No Charge | Wire Transfer Fee-Incoming Domestic..... | \$10.00 ¹ |
| • Transfer to Another Financial Institution..... | \$3.00 | Wire Transfer Fee-Incoming International..... | \$15.00 ¹ |
| Certified Check Fee..... | \$20.00 | Wire Transfer Fee-Outgoing Domestic..... | \$30.00 |
| Check Protest Fee..... | \$30.00 | Wire Transfer Fee-Outgoing International..... | \$50.00 |
| Coin Processing Fee (Sorting/Counting) | | Wire Transfer – Outgoing Tracer or Correction Fee..... | \$30.00 |
| 10% of total counted or a minimum of..... | \$10.00 | Check Orders – Fully personalized personal and business checks are available. | |
| Collection of Coupons Fee (Per Envelope)..... | \$20.00 | Prices available upon request. | |
| Collections-Domestic/International Fee (Per Item)..... | \$40.00 | Safe Deposit Box Annual Rental Fee* | |
| (Plus correspondent bank fees) | | 2" x 5" x 21"..... | \$40.00 |
| Continuous Overdraft Fee (Daily Fee after 3 Business Days)..... | \$35.00 ⁴ | 3" x 5" x 21"..... | \$45.00 |
| Corrected IRS Filing Fee (Non-Bank Error)..... | \$25.00 | 4" x 5" x 21"..... | \$50.00 |
| Duplicate Monthly Statement Fee..... | \$ 5.00 | 5" x 5" x 21"..... | \$55.00 |
| Excess Withdrawal Fee (Per Item)..... | \$20.00 | 2" x 10" x 21"..... | \$60.00 |
| Foreign Draft Fee..... | \$25.00 | 3" x 10" x 21"..... | \$65.00 |
| (Plus correspondent bank fees) | | 4" x 10" x 21"..... | \$70.00 |
| Holiday/Vacation Club Early Withdrawal Fee..... | \$12.00 | 5" x 10" x 21"..... | \$85.00 |
| Inactive/Dormant Fee (Per Month)..... | \$6.00 ² | 6" x 10" x 21"..... | \$95.00 |
| (No account activity for one year and account balance less than \$1,000) | | 10" x 10" x 21"..... | \$165.00 |
| IRA Annual Fee (With balance less than \$500)..... | \$25.00 | Plus applicable sales tax. | |
| IRA or Health Savings Account Transfer Fee..... | \$25.00 | *There will be a 5% discount (25% for Relationship Checking Account customers) when your fee is automatically debited from your Salisbury Bank checking or statement savings account. | |
| (To another institution) | | Other Safe Deposit Fees: | |
| IRA or Health Savings Account Excess Contribution | | Safe Deposit Lost Key Fee..... | \$ 40.00 |
| Withdrawal Fee..... | \$25.00 | Safe Deposit Box Drilling Fee..... | \$300.00 |
| Legal Papers Processing Fee..... | \$125.00 | Late Charge Annual (30 days after due date)..... | \$10.00 |
| (Levies, Restraining Notices, Court Orders) | | Safe Deposit Boxes are available at the following locations: Canaan, Lakeville, and Sharon, CT; South Egremont and Sheffield, MA; Dover Plains, New Paltz and Poughkeepsie, NY. | |
| Lost Night Depository Key Fee..... | \$5.00 | ¹ Free to Relationship Checking Accounts. | |
| Night Deposit Regular Bag Fee (First Bag Free)..... | \$10.00 | 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. | |
| Night Deposit Locked Bag Fee (Non-Refundable)..... | \$30.00 | 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. | |
| Notary Public Fee (Per Document)..... | No Charge | ⁴ Applies to non-personal accounts. | |
| Official Check Fee: | | | |
| • Treasurer's Check..... | \$5.00 ¹ | | |
| • Money Order..... | \$3.00 ¹ | | |
| Overdraft Item Fee (Per Item)..... | \$35.00 ³ | | |
| Over-the-Counter Temporary Check Fee (Sheet of 4 Checks)..... | \$3.00 | | |
| Personal Financial Management Tool..... | No Charge | | |
| Popmoney Service Fee: | | | |
| • Send Money 3-Day Service..... | No Charge | | |
| • Send Money Next Day Service..... | \$1.00 | | |
| • Request Money Service..... | No Charge | | |



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