

# Fee Schedule

Effective August 2, 2021

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.....)	\$7.99
• Non-Salisbury Bank ATM.....	\$2.50 <sup>1</sup>	Returned Mail Fee (Per Month).....	\$5.00
ATM Withdrawal or ATM Transfer Fee:		Rush Payment Fee:	
• Salisbury Bank ATM.....	No Charge	• Overnight Check.....	\$19.95
• Non-Salisbury Bank ATM.....	\$2.50 <sup>1</sup>	• 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.....	\$35.00
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 <sup>1</sup>		• 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 <sup>1</sup>
• Transfer to Another Financial Institution.....	\$3.00	Wire Transfer Fee-Incoming International.....	\$15.00 <sup>1</sup>
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".....	\$45.00
Continuous Overdraft Fee (Daily Fee after 3 Business Days).....	\$35.00 <sup>4</sup>	3" x 5" x 21".....	\$50.00
Corrected IRS Filing Fee (Non-Bank Error).....	\$25.00	4" x 5" x 21".....	\$55.00
Duplicate Monthly Statement Fee.....	\$5.00	5" x 5" x 21".....	\$60.00
Excess Withdrawal Fee (Per Item).....	\$20.00	2" x 10" x 21".....	\$65.00
Foreign Draft Fee.....	\$25.00	3" x 10" x 21".....	\$75.00
(Plus correspondent bank fees)		4" x 10" x 21".....	\$80.00
Holiday/Vacation Club Early Withdrawal Fee.....	\$12.00	5" x 10" x 21".....	\$100.00
Inactive/Dormant Fee (Per Month).....	\$6.00 <sup>2</sup>	6" x 10" x 21".....	\$105.00
(No account activity for one year and account balance less than \$1,000)		10" x 10" x 21".....	\$180.00
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 and New Paltz, NY.	
Lost Night Depository Key Fee.....	\$5.00		
Night Deposit Regular Bag Fee (First Bag Free).....	\$10.00		
Night Deposit Locked Bag Fee (Non-Refundable).....	\$30.00		
Notary Public Fee (Per Document).....	No Charge		
Official Check Fee:			
• Treasurer's Check.....	\$5.00 <sup>1</sup>		
• Money Order.....	\$3.00 <sup>1</sup>		
Overdraft Item Fee - Paid or Returned.....	\$35.00 <sup>3</sup>		
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		

<sup>1</sup> Free to Relationship Checking Accounts.

<sup>2</sup> 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.

<sup>3</sup> Overdraft Fees apply to overdrafts created by check, in-person withdrawal, electronic (ACH) transactions, and electronic banking transfers. For customers who have Extended Coverage under the Bank's Overdraft Privilege Program, Overdraft Fees also apply to overdrafts created by an ATM or point of sale transaction. An Overdraft Item Fee is charged each time an item or other payment order is presented for payment. Fees may be reduced for customers who have notified the Bank of their eligibility under Chapter 167D of Massachusetts General Laws.

<sup>4</sup> Applies to non-personal accounts.



5 Bissell Street, PO Box 1868, Lakeville, CT 06039 | 860.596.2444 | salisburybank.com