

Fee Schedule

EFFECTIVE DECEMBER 1, 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.....)	\$7.11
• Non-Salisbury Bank ATM.....	\$2.50 ¹	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 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.....	\$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 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 in-	
Bank Audit Confirmation Fee.....	No Charge	demnity bond purchased at your expense in favor of the Bank. There will be a	
Bank to Bank Transfer Fee:		90 day waiting period before the check is reissued.	
• Transfer from Another Financial Institution.....	No Charge	Telephone Transfer Fee.....	\$3.00
• Transfer to Another Financial Institution.....	\$3.00	Temporary/Interim Statement Fee.....	\$2.00
Certified Check Fee.....	\$20.00	Wire Transfer Fee-Incoming Domestic.....	\$10.00 ¹
Check Protest Fee.....	\$30.00	Wire Transfer Fee-Incoming International.....	\$15.00 ¹
Coin Processing Fee (Sorting/Counting)		Wire Transfer Fee-Outgoing Domestic.....	\$30.00
10% of total counted or a minimum of.....	\$10.00	Wire Transfer Fee-Outgoing International.....	\$50.00
Collection of Coupons Fee (Per Envelope).....	\$20.00	Wire Transfer – Outgoing Tracer or Correction Fee.....	\$30.00
Collections-Domestic/International Fee (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".....	\$45.00
Duplicate Monthly Statement Fee.....	\$ 5.00	3" x 5" x 21".....	\$50.00
Excess Withdrawal Fee (Per Item).....	\$20.00	4" x 5" x 21".....	\$55.00
Foreign Draft Fee.....	\$25.00	5" x 5" x 21".....	\$60.00
(Plus correspondent bank fees)		2" x 10" x 21".....	\$65.00
Holiday/Vacation Club Early Withdrawal Fee.....	\$12.00	3" x 10" x 21".....	\$75.00
Inactive/Dormant Fee (Per Month).....	\$6.00 ²	4" x 10" x 21".....	\$80.00
(No account activity for one year and account balance less than \$1,000)		5" x 10" x 21".....	\$100.00
IRA Annual Fee (With balance less than \$500).....	\$25.00	6" x 10" x 21".....	\$105.00
IRA or Health Savings Account Transfer Fee.....	\$25.00	10" x 10" x 21".....	\$180.00
(To another institution)		Plus applicable sales tax.	
IRA or Health Savings Account Excess Contribution		*There will be a 5% discount (25% for Relationship Checking Account customers)	
Withdrawal Fee.....	\$25.00	when your fee is automatically debited from your Salisbury Bank checking or	
Legal Papers Processing Fee.....	\$125.00	statement savings account.	
(Levies, Restraining Notices, Court Orders)		Other Safe Deposit Fees:	
Lost Night Depository Key Fee.....	\$5.00	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 Annual (30 days after due date).....	\$10.00
Notary Public Fee (Per Document).....	No Charge	Safe Deposit Boxes are available at the following locations: Canaan, Lakeville, and Sharon,	
Official Check Fee:		CT; South Egremont and Sheffield, MA; Dover Plains and New Paltz, NY.	
• Treasurer's Check.....	\$5.00 ¹		
• Money Order.....	\$3.00 ¹		
Overdraft Item Fee – Paid or Returned.....	\$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		
(option available based on prior Popmoney usage)			
• Request Money Service.....	No Charge		

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, 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.

⁴ Applies to non-personal accounts.

