

Fee Schedule

EFFECTIVE OCTOBER 31, 2022

ACH Debit Block or Filter Fee (Each Order).....	\$30.00	Research Fee Per Hour (1/2 Hour Minimum).....	\$30.00
Account Reconciliation Fee (Per Hour).....	\$30.00	Returned Deposited Item Fee.....	\$14.00
Account Closed by Mail Fee.....	\$5.00	(Consumer accounts with MA address.....)	(\$8.41)
Account Closed within 180 days Fee.....	\$25.00	Returned Mail Fee (Per Month).....	\$ 5.00
ATM Inquiry 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
ATM Withdrawal or ATM Transfer Fee:		Signature Guarantee Fee.....	No Charge
• Salisbury Bank ATM.....	No Charge	Stop Payment Fee.....	\$35.00
• Non-Salisbury Bank ATM.....	\$2.50 ¹	• Check (Valid for 6 months and may be renewed one time at no charge)	
Debit Card Replacement Fee.....	\$10.00	• ACH Stop Payment or Revocation	
Additional Charge for Express Delivery.....	\$40.00	• Money Order Stop Payment	
ATM/Debit Card International Transaction Fee.....		• Official Check Stop Payment	
depending on the type of transaction, will be up to 1.5% of		No stop payment will be accepted on an official bank check without an in-	
the transaction amount ¹		demnity bond purchased at your expense in favor of the Bank. There will be a	
Bank Audit Confirmation Fee.....	No Charge	90 day waiting period before the check is reissued.	
Bank to Bank Transfer Fee:		Telephone Transfer Fee.....	\$3.00
• Transfer from Another Financial Institution.....	No Charge	Temporary/Interim Statement Fee.....	\$2.00
• Transfer to Another Financial Institution.....	\$3.00	Wire Transfer Fee-Incoming Domestic.....	\$15.00 ¹
Certified Check Fee.....	\$20.00	Wire Transfer Fee-Incoming International.....	\$17.50 ¹
Check Protest Fee.....	\$30.00	Wire Transfer Fee-Outgoing Domestic.....	\$30.00
Coin Processing Fee (Sorting/Counting)		Wire Transfer Fee-Outgoing International.....	\$50.00
10% of total counted or a minimum of.....	\$10.00	Wire Transfer – Outgoing Tracer or Correction Fee.....	\$30.00
Collection of Coupons Fee (Per Envelope).....	\$20.00	Check Orders – Fully personalized personal and business checks are available.	
Collections-Domestic/International Fee (Per Item).....	\$40.00	Prices available upon request.	
(Plus correspondent bank fees)		Safe Deposit Box Annual Rental Fee*	
Continuous Overdraft Fee (Daily Fee after 3 Business Days).....	\$35.00 ⁴	2" x 5" x 21".....	\$45.00
Corrected IRS Filing Fee (Non-Bank Error).....	\$25.00	3" x 5" x 21".....	\$50.00
Duplicate Monthly Statement Fee.....	\$ 5.00	4" x 5" x 21".....	\$55.00
Excess Withdrawal Fee (Per Item).....	\$20.00	5" x 5" x 21".....	\$60.00
Foreign Draft Fee.....	\$25.00	2" x 10" x 21".....	\$65.00
(Plus correspondent bank fees)		3" x 10" x 21".....	\$75.00
Holiday/Vacation Club Early Withdrawal Fee.....	\$12.00	4" x 10" x 21".....	\$80.00
Inactive/Dormant Fee (Per Month).....	\$6.00 ²	5" x 10" x 21".....	\$100.00
(No account activity for one year and account balance less than \$1,000)		6" x 10" x 21".....	\$105.00
IRA Annual Fee (With balance less than \$500).....	\$25.00	10" x 10" x 21".....	\$180.00
IRA or Health Savings Account Transfer Fee.....	\$25.00	Plus applicable sales tax.	
(To another institution)		*There will be a 5% discount (25% for Relationship Checking Account customers)	
IRA or Health Savings Account Excess Contribution		when your fee is automatically debited from your Salisbury Bank checking or	
Withdrawal Fee.....	\$25.00	statement savings account.	
Legal Papers Processing Fee.....	\$125.00	Other Safe Deposit Fees:	
(Levies, Restraining Notices, Court Orders)		Safe Deposit Lost Key Fee.....	\$ 40.00
Lost Night Depository Key Fee.....	\$5.00	Safe Deposit Box Drilling Fee.....	\$300.00
Night Deposit Regular Bag Fee (First Bag Free).....	\$10.00	Late Charge Annual (30 days after due date).....	\$10.00
Night Deposit Locked Bag Fee (Non-Refundable).....	\$30.00	Safe Deposit Boxes are available at the following locations: Canaan, Lakeville, and Sharon,	
Notary Public Fee (Per Document).....	No Charge	CT; South Egremont and Sheffield, MA; Dover Plains and New Paltz, NY.	
Official Check Fee:		¹ Free to Relationship Checking Accounts.	
• Treasurer's Check.....	\$6.00 ¹	² Consumer Savings accounts with a NY address will not be charged the monthly Inactive/	
• Money Order.....	\$4.00 ¹	Dormant Fee, instead they will be charged a \$25.00 fee at the time funds are escheated to	
Overdraft Item Fee – Paid or Returned.....	\$35.00 ³	the state – after 3 years of inactivity.	
Over-the-Counter Temporary Check Fee (Sheet of 4 Checks).....	\$3.00	³ Overdraft Fees apply to overdrafts created by check, in-person withdrawal, electronic (ACH)	
Popmoney Service Fee:		transactions, and electronic banking transfers. For customers who have Extended Coverage	
• Send Money 3-Day Service.....	No Charge	under the Bank's Overdraft Privilege Program, Overdraft Fees also apply to overdrafts created	
• Send Money Next Day Service.....	\$1.00	by an ATM or point of sale transaction. An Overdraft Item Fee is charged each time an item	
(option available based on prior Popmoney usage)		or other payment order is presented for payment. Fees may be reduced for customers who	
• Request Money Service.....	No Charge	have notified the Bank of their eligibility under Chapter 167D of Massachusetts General Laws.	
Purchase of International Currency Fee.....	\$25.00	⁴ Applies to non-personal accounts.	
(Express delivery additional charge plus correspondent bank fees)			
Photocopy Fee (Per Page).....	\$2.00		

