



Bath Savings

Since 1852

Service Fees

Account Services

Account Research/Reconciliation.....	\$25 per hour
Dormant Accounts (after 2 years):	
Checking (monthly).....	\$2
Savings (monthly).....	\$2
New Accounts (closed within 90 days).....	\$25
Non-Customer Check Cashing.....	\$10 per item
Legal Processing (garnishments/tax levies).....	\$75
Photocopies.....	\$.25 per copy
Return Deposited Item.....	\$12
Signature Guarantee (customers only).....	\$5
Packard Advantage Customer.....	No charge
Statement Copy (per statement).....	\$5
Stop Payment (per check or ACH).....	\$30

ATM/Debit Card

Bath Savings ATM.....	No charge
All Others.....	\$1
ATM/Debit Card Replacement.....	\$10 per lost card
ATM/Debit Card w/Express Delivery.....	\$50

Checks

Check Printing...Cost of checks plus postage & handling	
Money Order.....	\$4 each
Treasurer's Check.....	\$5 each

Currency Services

Coin Counting Non Customer.....	8% of total coin
Foreign Currency:	
Ordering Fee.....	\$15 plus applicable fees
Redemption Fee.....	\$15 plus applicable fees
Draft Fee.....	\$20 plus applicable fees

Funds Transfer

IRA Transfer/Rollover from BSI.....	\$30 per item
Phone Transfers between BSI accounts.....	No charge
Transfer fee from savings to cover overdrafts.....	No charge
<i>Separate agreement required</i>	
Wire Transfers:	
Outgoing Domestic, Bank Customer Only.....	\$25
Outgoing Int'l, Bank Customer Only.....	\$50
Incoming, Non Customer.....	\$25

Internet Banking

Internet Banking.....	No charge
Mobile Banking.....	No charge
Person to Person Payments (Zelle).....	No charge

Bill Pay Service

Without e-Statements (month).....	\$5
With e-Statements.....	No charge

Overdraft

Returned Item.....	No charge
Overdraft Fee (per item paid).....	\$33
Max Daily Overdraft Item Charge.....	\$165
Courtesy Overdraft Limit.....	\$10 or less

Safe Deposit Boxes

Annual Rental Fee.....	Cost based on size
Drilling Fee.....	Cost + \$30
Key Replacement.....	\$25

If you have a dispute with your financial institution regarding your deposit account, contact the financial institution's consumer complaint representative or department and attempt to resolve the problem directly with the financial institution. If the financial institution fails to solve the problem, write a letter detailing the problem and the resolution you are seeking to: Consumer Outreach Program, Bureau of Financial Institutions, 36 State House Station, Augusta, ME 04333. The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation. <http://www.maine.gov/pfr/financialinstitutions/index.shtml>