



Merchants

BANK

SCHEDULE OF SERVICES AND CHARGES

ACCOUNT CLOSED EARLY <i>(Within 90 days of opening)</i>	\$20.00	OVERDRAFT PROTECTION <i>with linked account</i>	
CHECK CASHING		<i>Per Transfer</i>	\$10.00
<i>Customer</i>	N/C	PERSONAL MONEY CHECK	\$5.00
<i>Non-Customer / On-Us Check</i>	N/C	PHOTO COPY	\$1.00
CLUB CLOSED EARLY <i>(Holiday or Vacation)</i>	\$15.00	<i>Researched item over 24 Months</i>	\$5.00
COIN WRAPPING	5%	RECONCILE ACCOUNT or RESEARCH	
COLLECTION ITEM	\$25.00	<i>Per Hour (Min. Charge 1 Hour)</i>	\$25.00
COUNTER CHECK <i>(Max. 5 checks)</i>	\$1.00	RETURN ITEM	
CREDIT VERIFICATION INQUIRY	N/C	<i>NSF 2</i>	\$37.50
DEBIT CARD		<i>Post Dated</i>	\$37.50
<i>Annual Fee</i>	N/C	<i>Uncollected 2</i>	\$37.50
<i>Expedited Delivery</i>	**\$85.00	<i>Deposited or Cashd</i>	**\$12.00
DORMANT ACCOUNT - per month	**\$3.00	SAFE DEPOSIT BOX	
DUPLICATE 1099 FORM	\$5.00	<i>Inventory (per hour)</i>	\$30.00
ESCHEAT FEE - per account	\$75.00	<i>Drilled (plus vendor's cost)</i>	\$125.00
FOREIGN CURRENCY EXCHANGE	\$30.00	SAVINGS BOND - SERIES EE & I	
INDEMNITY BOND	**\$35.00	<i>Redemption</i>	N/C
LEVIES, WRITS & OTHER ATTACHMENTS	**\$150.00	SIGNATURE GUARANTEE	\$5.00
LOST		STATEMENT PRINT OUT	\$4.00
<i>Safe Deposit Box Key</i>	\$20.00	STOP PAYMENT ORDER - per item	**\$35.00
<i>Loan Payment Book</i>	\$5.00	TRANSFERS - EXCESSIVE	
<i>Debit Card</i>	**\$10.00	<i>MMDA & Savings - per item</i>	\$10.00
MAIL - Undeliverable 1	**\$10.00	VISA / MC / DISCOVER CASH ADVANCE	N/C
NIGHT DEPOSIT BAG		WIRE TRANSFER - DOMESTIC	
<i>Locked Bag</i>	\$15.00	<i>Incoming</i>	**\$15.00
<i>Zipper Bag (Vinyl)</i>	\$5.00	<i>Outgoing</i>	**\$25.00
OFFICIAL CHECK	\$10.00	WIRE TRANSFER - INTERNATIONAL	
OVERDRAFT / INSUFFICIENT FUNDS 2 - per item	\$37.50	<i>Incoming</i>	\$25.00
<i>(Additional \$37.50 fee if Overdrawn more than 5 days)</i>		<i>Outgoing</i>	\$40.00

** CHANGES EFFECTIVE JUNE 1, 2016

1 First one is free, after that a charge of \$10.00 will apply.

2 The categories of transactions for which an overdraft, insufficient or uncollected fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal or other electronic means. The fee applies to a maximum of six (6) items (paid and returned per day, per account).

610-588-0981

www.merchantsbangor.com



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