

Service Pricing Schedule

Current Fees and Prices Effective September 2008

Personal Checking Accounts:

FREE Buzz Checking

- No minimum balance required
- All ATM transaction fees are waived; other surcharges for ATM use anywhere will be automatically rebated on the checking account
- No charge for Kennebunk Savings signature checks for the life of account
- No charge for CheckFree™ on-line bill pay service with unlimited use
- All other service fees as outlined in "Other Services" section of Current Fees & Prices remain in effect

Maximizer Account

- If the average monthly balance drops below \$10,000 you will incur a \$15 service charge for that month
- All ATM transaction fees are waived; other surcharges for ATM use anywhere will be automatically rebated
- No charge for Kennebunk Savings signature checks for the life of account
- No charge for CheckFree™ on-line bill pay service with unlimited use
- All other service fees as outlined in "Other Services" section of Current Fees & Prices remain in effect

Interest Bearing Checking

- If minimum balance falls below \$500, \$7 per statement cycle service charge

Regular Checking

- If minimum balance falls below \$300, \$7 per statement cycle service charge

Business Checking Accounts

FREE Business Buzz Checking

- No minimum balance required
- No charge for unlimited transactions, no per item charges
- No per check charges
- All ATM transaction fees are waived; other surcharges for ATM use anywhere will be automatically rebated within 3 business days
- No charge for Kennebunk Savings signature checks for the life of the account
- No charge for CheckFree™ on-line bill pay service with unlimited use
- All other service fees as outlined in "Other Services" section of Current Fees & Prices remain in effect

Navigator

- If average monthly balance falls below \$20,000, \$25 per statement cycle service charge

Business Checking Accounts (cont.)

Business Interest Bearing Checking

- Monthly service charge - \$5
- Item fee for checks paid - \$.20 if minimum monthly balance in checking or related accounts falls below \$1,000
- Business Debit Card - \$1 per month

Regular Business Checking

- Monthly service charge - \$8
- Earnings credit applied
- Item fee for checks paid - \$.20
- Business Debit Card - \$1 per month

Other Services

ATM, Cash & Check Card Services

- Transactions are free at Kennebunk Savings Bank and ATMs with the Cash Access symbol
- No ATM fees anywhere for "Buzz" and "Maximizer" checking accounts. Other Banks surcharges for ATM use will be automatically rebated
- \$1 per transaction at non-Kennebunk Savings Bank ATMs for "Freedom Checking", "Regular Checking", "Personal Interest Bearing Checking", and "Regular Statement Savings"
- Card replacement - \$5

Certified Checks

- \$10

Collections

- Domestic checks - \$12 each plus additional fees, if applicable
- Foreign checks - \$15 each, including Canadian checks, plus additional fees, if applicable
- Bearer or Registered Bonds - \$25 each plus additional fees, if applicable

Early Closing of Checking, Savings, Money Market, or Christmas Club Accounts.

- If closed within 90 days of opening - \$25

Fax

- Incoming - \$3 per page / Outgoing - \$5 per page

Other Services (cont.)

Inactive Account Charges

- Checking and Money Market
\$1 per month after 1 year of inactivity
\$5 per month after 3 years of inactivity
- Savings Account
\$1 per month after 2 years of inactivity (if balance below \$200)
\$5 per month after 3 years of inactivity regardless of balance

Individual Retirement Accounts

- No annual maintenance fee
- Transfer Closeout - \$25

Insufficient Funds Transactions

- ATM withdrawals, point of sale purchases or checks written against insufficient funds - \$25
- NSF Paid items charge - \$25
- NSF Returned items charge - \$25
- Transfers to "Freedom Checking" from "Regular Statement Savings" to cover a check written against insufficient funds - \$2 per occurrence

Kenn-e-banking

- No Charge for online banking
- CheckFree™ Bill Pay - \$6 per month, waived for "Buzz" and "Maximizer" accounts.
- e-Statements - No charge

Legal Process

- \$50 each

Money Market Accounts

- If minimum balance falls below \$1,000 there is a monthly service charge of \$7
- Checks paid in excess of 3 per month - \$10 each
- Copies of statements - \$5 each

Money Orders

- \$3

Non-Customer Checks Cashed

- \$5

Notary Services

- \$5 per page

Research

- \$20 per hour, \$15 minimum
- Copies of transaction items - \$2 each
- Copies of statements - \$5 each

Returned Deposited Checks

- \$5 per check
- Duplicate Copy - \$2.50. No charge if check is drawn on Kennebunk Savings Bank

Other Services (cont.)

- Safe Deposit Box Rentals (per year)***
- 3" x 5" - \$30
 - 3" x 10" - \$45
 - 5" x 5" - \$35
 - 5" x 10" - \$65
 - 7" x 10" - \$75 (Biddeford only)
 - 10" x 10" - \$90
 - 16" x 20" - \$210 (Ogunquit only)
 - Replacement safe deposit box key - \$15
 - Cost to drill safe deposit box - \$125

* *Must have a deposit account relationship to rent a safe deposit box.*

- Special Statements**
- Interim statement printed at branch - No charge

- Statement Reconciliation**
- \$20 per hour, \$15 minimum

- Stop Payments**
- \$20

- Travelers Checks**
- Regular - \$1 per \$100
 - Checks for Two (Dual Signature) - \$1.75 per \$100
 - Gift Checks - \$2.50 per check
 - Gift Cards - \$3.95 per card

- Treasurer's Checks**
- \$5

- Wire Transfers**
- Bank customers:
 - Incoming - \$10 per wire
 - Outgoing - \$20 per wire
 - Foreign - \$40 per wire

Notice to customers regarding the procedure to be followed in resolving disputes over deposit account transactions:

If you have a dispute with us regarding your deposit account, please contact a Customer Service Representative and attempt to resolve the problem. If we fail to resolve the problem, you may write a letter detailing the problem and the resolution you are seeking to:

Bureau of Financial Institutions, 36 State House Station, Augusta, ME 04333-0036

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.

*To file a complaint electronically, you may contact the Bureau of Financial Institutions at the following Internet address:
<http://www.maine.gov/pfr/financialinstitutions/complaint.htm>*

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