

Bar Harbor Savings and Loan Checking Account Truth-in-Savings Disclosure

No Minimal Balance to open Account.

No Minimum Balance to Maintain Checking Account

The following fees may be assessed against your account:

| | | | |
|---|--|---|--|
| Monthly Service Fee \$5.00 Monthly statement fee No monthly fee for paperless statements | Electronic Fund Transfer Fee NONE | Online Bill Pay Fee NONE | International Card Fees Responsible for debit card fees incurred |
| Debit Card Daily Limits ATM Withdrawal \$300.00 Point of Sale (POS) \$1,000.00 | Debit Card Fees No Annual Card Fee Replacement fee for atm/debit card \$15.00 No NSF Fee on P.O.S. | ATM Withdrawal Fee NONE Reimburse up to \$10.00 in ATM withdrawal fees in a monthly cycle. | Checking Account Fees Non-Sufficient Funds (NSF) \$32.00 per item per presentment Stop Payment Fee \$35.00 per item |

Customer Signature

Date

Customer Signature

Date

COMPLAINT RESOLUTION PROCEDURE: If you have a concern or complaint with us regarding your deposit account, contact us to resolve the problem at: Bar Harbor Savings and Loan, 103 Main Street, Bar Harbor, ME 04609 or by phone at 207-288-3685.

If the financial institution fails to resolve the problem, you may file a complaint with: Maine Bureau of Financial Institutions, Consumer Outreach Program, 36 State House Station, Augusta, ME 04333-0036 or by phone 1-800-965-5235, Fax 207-624-8590 or e-mail BFI.info@Maine.gov.

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. When your complaint involves a federally chartered institution, the Bureau of Financial Institution will refer it to the appropriate federal supervisory agency and inform you to whom it has been referred.