

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

Requires \$100.00 Deposit to Open Checking Account

No Minimum Balance to Maintain Checking Account

The following fees may be assessed against your account:

Monthly Service Fee	Electronic Fund Transfer Fee	Online Bill Pay Fee	International Card Fees
<ul style="list-style-type: none">• NONE	<ul style="list-style-type: none">• NONE	<ul style="list-style-type: none">• NONE	<ul style="list-style-type: none">• Responsible for debit card fees incurred
Debit Card Daily Limits	Debit Card Fees	ATM Withdrawal Fee	Checking Account Fees
<ul style="list-style-type: none">• ATM Withdrawal \$300.00• Point of Sale (POS) \$1,000.00	<ul style="list-style-type: none">• No Annual Card Fee• Replacement fee for lost card \$10.00• No NSF Fee on P.O.S.	<ul style="list-style-type: none">• NONE• Reimburse up to \$10.00 in ATM withdrawal fees in a monthly cycle.	<ul style="list-style-type: none">• Non-Sufficient Funds (NSF) \$32.00 per item per presentment• Stop Payment Fee \$32.00 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.