

## 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:

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

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Customer Signature

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Date

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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](mailto: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.