

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	<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 \$32.00 per item• Stop Payment Fee \$32.00 per item