

Service Fees

Account Services	Funds Transfer
Account Research/Reconcilement\$25 per hour Dormant Accounts (after 2 years)* Checking (monthly)\$2 Savings (monthly\$2 New Accounts (closed within 90 days)*\$25 Non-Customer Check Cashing\$10 per item Legal Processing (garnishments/tax levies)\$75 Photocopies\$75 Photocopies\$12 Signature Guarantee (customers only)\$5	IRA Transfer/Rollover from BSI\$30 per item Phone Transfers between BSI accountsNo charge Transfer fee from savings to cover overdraftsNo charge Separate agreement required Wire Transfers: Outgoing Domestic, Bank Customer Only\$25 Outgoing Int'l, Bank Customer Only\$50 Incoming, Non Customer\$25 Internet Banking Internet BankingNo charge Mobile BankingNo charge
Packard Advantage CustomerNo charge Statement Copy (per statement)\$5 Stop Payment (per check or ACH)\$30 ATM/Debit Card	Person to Person Payments (Zelle)No charge Bill Pay Service Without e-Statements (month)\$5 With e-StatementsNo charge
Bath Savings ATM	Overdraft* Returned Item
Check PrintingCost of checks plus postage & handling Money Order	Safe Deposit Boxes Annual Rental FeeCost based on size Drilling FeeCost + \$30 Key Replacement\$25

If you have a dispute with your financial institution regarding your deposit account, contact the financial institution's consumer complaint representative or department and attempt to resolve the problem directly with the financial institution. If the financial institution fails to solve the problem, write a letter detailing the problem and the resolution you are seeking to: Consumer Outreach Program, Bureau of Financial Institutions, 36 State House Station, Augusta, ME 04333. 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. http://www.maine.gov/pfr/financialinstitutions/index.shtml

^{*}Fees not applicable to BankOn accounts.