

# Fee Schedule

Effective Date July 1, 2010

ACH Stop Payment or Revocation .....	\$25.00
Account Reconciliation (First Time) .....	No Charge
Account Reconciliation (Per Hour) .....	\$25.00
Account Closed - within 90 days.....	\$15.00
ATM Transaction Fee (Our locations) .....	No Charge
ATM Transactions at Foreign ATM - Cash Withdrawal or Balance Inquiry .....	\$1.00 <sup>1</sup>
ATM Card Replacement Fee (Express delivery additional charge) .....	\$10.00
Automatic Transfer Overdraft Protection (each transfer) .....	\$ 5.00 (Transaction Limitations apply for Savings and Money Market Accounts)
Bank Audit Confirmation .....	No Charge
Certified Check.....	\$20.00
Check Protest Fee .....	\$25.00
Coin Processing Fee (Sorting/Counting) 8% of total counted or a minimum of .....	\$10.00
Collection of Coupons (Per envelope).....	\$20.00
Collections-Domestic/International (Per Item) plus correspondent bank fees .....	\$25.00
Duplicate/Special Monthly Statement Fee .....	\$ 5.00
Excess Withdrawal Fee (Per Item) .....	\$20.00
Fax Transmission Fee via Bank-by-Phone.....	\$ 3.00
Foreign Draft .....	\$25.00
Holiday/Vacation Early Closure/Withdrawal Fee .....	\$10.00
IRA Annual Fee (With balance less than \$500.00) .....	\$25.00
IRA or Health Savings Closeout (Transfer to another institution).....	\$25.00
Legal Papers Process (Levies, Restraining Notices, Court Orders) .....	\$100.00
Loan Coupon Book Replacement .....	\$ 5.00
Lost Night Depository Key .....	\$ 5.00
Lost Passbook Replacement Fee .....	\$10.00
Money Order Fee (\$2,500.00 limit) .....	\$ 2.00 <sup>2</sup>
Money Order Stop Payment Service Charge .....	\$25.00
Night Deposit Regular Bag Fee (First bag free) .....	\$5.00
Night Deposit Locked Bag Fee (Non-refundable) .....	\$30.00
Notary Public Fee/per document .....	No Charge
Official Check Fee (Treasurer's) .....	\$ 2.00 <sup>2</sup>
Official Check Stop Payment Service Charge .....	\$25.00
No stop payment will be accepted on an official bank check without an indemnity bond purchased at your expense in favor of the bank. There will be a 90 day waiting period before the check is reissued.	
Overdraft Paid Item Fee (Per item) .....	\$30.00 <sup>3</sup>
Overdraft Return Item Fee (Per item) .....	\$30.00 <sup>3</sup>
Over-the-Counter Temporary Check (Each Sheet).....	\$ 1.00
Purchase of International Currency .....	\$20.00
Express delivery additional charge plus correspondent bank fees	
Photocopy Fee Per Page .....	\$1.00

Research Fee Per Hour (1/2 hour minimum) .....	\$25.00
Returned Deposited Item Fee (consumer accounts with MA address \$5.15) .....	\$10.00
Signature Guarantee .....	\$ 5.00
Stop Payment (valid for 6 months and may be renewed one time at no charge) .....	\$25.00
Telephone Transfers .....	\$ 1.00
Wire Transfer Fee – Incoming Domestic or International .....	No Charge
Wire Transfer Fee - Outgoing Domestic.....	\$25.00
Wire Transfer Fee - Outgoing International .....	\$40.00

<sup>1</sup> Free to Relationship Checking and GoGreen Checking Accounts.

<sup>2</sup> Free to Relationship Checking Accounts.

<sup>3</sup> Overdraft Fees apply to overdrafts created by check or electronic (ACH) transactions (as applicable). Fees may be reduced for customers who have notified the Bank of their eligibility under Chapter 167D of Massachusetts General Laws.

**Check Orders – Fully personalized personal and business checks are available. Prices available upon request.**

**Dormant Accounts –** When a deposit account has been inactive for a period of one year, Salisbury Bank and Trust Company will levy a service charge of \$5.00 per month. Consumer Savings accounts with NY address will not be charged the dormant account fee, instead they will be charged a \$25.00 fee at the time funds are escheated to the state.

At the end of three years (five years in New York State), by law, any funds left in the account will be escheated to the applicable state.

#### Safe Deposit Box Annual Rental Fee\*\*

2" x 5" .....	\$ 30.00
3" x 5" .....	\$ 35.00
4" x 5" .....	\$ 40.00
5" x 5" .....	\$ 45.00
2" x 10" .....	\$ 50.00
3" x 10" .....	\$ 55.00
4" x 10" .....	\$ 60.00
5" x 10" .....	\$ 65.00
6" x 10" .....	\$ 70.00
10" x 10" .....	\$135.00

Sales Tax of 8.125% will apply to safe deposit boxes open in Dover Plains, NY.

\*\*There will be a 5% discount (10% for Relationship Checking Account customers) for automatic charge to checking or savings.

#### Other Safe Deposit Fees

Safe Deposit Lost Key Fee .....	\$ 30.00
Safe Deposit Box Drilling Fee .....	\$300.00
Late Charge per month (30 days after due date).....	\$5.00

Safe Deposit Boxes are available at  
Lakeville, Canaan, Dover Plains, Egremont,  
and Sheffield (Summer 2010) Offices only.



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