

SPECIAL SERVICES

	NON-CUSTOMER	CUSTOMER
International currency.....	\$40.00	\$30.00
International draft.....	\$50.00	\$40.00
Money order.....	\$12.00	\$5.00
Cashier's check.....	\$12.00	\$7.00
Cashing non-NBM checks.....	\$2.00 per \$100.00	n/c
Night depository lock bag.....		\$30.00
Night depository key replacement.....		\$20.00
Notary service.....	\$10.00	\$5.00
Signature guarantee.....		\$5.00/ transaction
NBM zipper bag.....		\$10.00
Currency exchange.....	5% of order	n/c

(These fees are subject to change)

Schedule of Fees

Effective April 1, 2015



CONNECTING ALL OFFICES

toll free: 877-508-8455

CONTACT INFORMATION

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nbmvt.com

P.O. Box 189, Middlebury, VT 05753



National Bank
of Middlebury

Serving Vermont Communities Since 1831

CHARGES & FEES

ACCOUNT RELATED SERVICES

Account research.....	\$5.00/quarter hour
Auction letter.....	\$25.00
Canadian check processing.....	\$10.00/check
Checkbook balancing (minimum \$5.00).....	\$5.00/quarter hour
Collection items	
Incoming.....	\$20.00
Outgoing	
Domestic.....	cost plus \$30.00
International.....	cost plus \$40.00
Bond coupons.....	cost plus \$30.00
Counter check.....	\$1.00
Early closure fee (closed within one year).....	\$25.00
Escheat to State (abandoned property).....	\$50.00
Excessive withdrawals	
Money Market Accounts and Savings.....	\$5.00/item after 6 per calendar month
Inactive account status (balances < \$500.00).....	\$5.00/month
Manual account status.....	\$5.00/month
(Note: mail returned to bank as undeliverable)	
IRS levy.....	\$50.00
Overdrafts – per item	
(Note: refers to items created by checks, returned deposit items, in-person)	
Paid.....	\$30.00
Returned.....	\$30.00
Accounts overdrawn > 3 business days.....	\$5.00/day
Overdraft protection per transfer	
From deposit account.....	\$5.00
Returned deposit item	
3 rd party deposit item.....	\$5.00/item
From customer's other bank.....	\$15.00/item
Statement to second address.....	\$5.00
Stop payment.....	\$30.00/item
Telephone transfer.....	\$5.00
Note: On-line transfer.....	n/c
Telebank transfer.....	n/c

ELECTRONIC SERVICES

ATM/debit card	
National Bank of Middlebury ATMs.....	n/c
Falcon Network.....	n/c
Other ATMs.....	\$1.50
(Note: owners of other ATMs may assess an additional fee)	
Customized debit card.....	\$15.00
Replacement debit card.....	\$15.00
3-5 day delivery in USA.....	additional \$25.00
Delivery outside USA.....	additional \$30.00

ACH

Returned ACH item.....	\$30.00
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WIRES

Incoming.....	\$13.00
Outgoing – Domestic – USA.....	\$35.00
Outgoing – International – Commercial.....	\$50.00
Outgoing – International – Consumer	

WIRE AMOUNT

\$1.00 – \$2,500.00.....	\$50.00
\$2,501.00 – \$10,000.00.....	\$75.00
\$10,001.00 – \$50,000.00.....	\$100.00
\$50,001.00+.....	\$150.00

SAFE DEPOSIT BOX *(Annual fee)*

BOX SIZE	AUTO-CHARGE	BILLED
1.5 x 5 x 22.....	\$25.00	\$45.00
2.5 or 3 x 5 x 22.....	\$35.00	\$55.00
5 x 5 x 22.....	\$55.00	\$75.00
3 x 10 x 22.....	\$70.00	\$90.00
5 x 10 x 22.....	\$90.00	\$110.00
10 x 10 x 22.....	\$120.00	\$140.00
Safe deposit box key deposit per box.....		\$20.00
Safe deposit box drilling.....		\$100.00

