ADDITIONAL SERVICES

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
Night depository lock	bag	\$30.00
Notary service	\$10.00	n/c
IRS tax corrections (not bank error)		\$25.00
IRA transfer		\$25.00
Currency exchange	5% of ord	lern/c

(These fees are subject to change.)



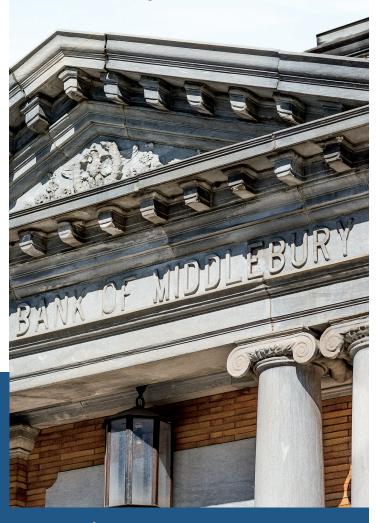
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NMLS# 403372

Schedule of fees

Effective July 1, 2024





Serving Vermont Communities Since 1831

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CHARGES & FEES

Account related services

	Account research	\$24.00/hr
	Auction letter (guaranteed)	_\$50.00
	Canadian check processing	_\$10.00/check
Checkbook balancing (minimum \$6.00)		\$24.00/hr
	Collection items	_cost plus \$40
	Counter check	
	Internal use	_n/c
	External use	_4 at \$3.00
	Early closure fee (closed within one year)	_\$25.00
	Escheat to State (abandoned property)	_\$50.00
Dormant account status (balances < \$500.00).\$6.00/mont		\$6.00/month
	Manual account status	_\$6.00/month
(Note: mail returned to bank as undeliverable)		
	IRS levy	_\$60.00
	Overdrafts - per item	
	(Note: refers to items created by checks, retu	rned deposit
	items, ACH)	
	Paid	_\$30.00
	Returned	_\$30.00
	Returned Accounts overdrawn > 3 business days_	
	. (01011100	
	Accounts overdrawn > 3 business days	
	Accounts overdrawn > 3 business days. Overdraft protection per transfer	_\$5.00/day
	Accounts overdrawn > 3 business days_ Overdraft protection per transfer From deposit account	_\$5.00/day
	Accounts overdrawn > 3 business days Overdraft protection per transfer From deposit account Returned deposit item	\$5.00/day \$6.00
	Accounts overdrawn > 3 business days Overdraft protection per transfer From deposit account Returned deposit item From customer's other bank	\$5.00/day \$6.00 \$15.00/item

Electronic services

Replacement debit card	\$15.00
3-5 day delivery in USA	additional \$25.00
Delivery outside USA	additional \$30.00

Wires

Incoming	\$15.00
Outgoing - Domestic - USA	\$35.00
Outgoing - International	\$55.00

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	\$40.00	\$60.00
5 x 5 x 22	\$55.00	\$75.00
3 x 10 x 22	\$70.00	\$90.00
5 x 10 x 22	\$100.00	\$120.00
10 x 10 x 22	\$140.00	\$160.00
Safe deposit box: k	\$30.00	
Safe deposit box: o	drilling	\$225.00



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