

**BRATTLEBORO SAVINGS & LOAN**

**General Fee Schedule Effective 11/9/17**

Here are a list of charges and transaction limitations that may be associated with your account. Please do not hesitate to ask us your questions!

**ACCOUNT ACTIVITY**

Overdraft Return Item Fee*	\$30.00
Overdraft Paid Item Fee*	\$30.00
Overdraft Sweep Fee (per transfer from Checking or Savings)	\$5.00
Overdraft Protection LOC Annual Fee	\$30.00
Continuous Overdraft Fee (per day)**	\$5.00
Telephone Transfer Fee	\$5.00
Dormant Fee in Service Charge (per month)	\$5.00

\* This fee applies to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic debits such as an ACH Transaction.

\*\* The Continuous Overdraft Fee will be imposed daily upon the 35th consecutive day that your account is overdrawn.

**CHECKS**

Bank Check	\$6.00
Personal Money Order (\$1,000 Max)	\$4.00
Check Order (Personal or Business)	Prices Vary
Stop Payment Fee (ACH, Check, Money Order or Bank Check)	\$25.00

**DEBIT CARDS**

Non-BS&L ATM Withdrawal Fee	\$2.00
International Transaction Fee	\$3.00
ATM Deposit Correction	\$3.00
Debit Card Replacement Fee	\$10.00
Expedited Replacement Card (+ Delivery Fees \$25.00)	\$10.00

**ONLINE BANKING**

Bill Pay (Consumer)	FREE
*Gift Check	\$2.99
*Charitable Donation Check	\$1.99
*Rush/Expedited Bill Payment	1 Day \$34.95/ 2 Day \$29.95
Business Bill Pay Fee	\$9.95
Bill Payment Reject	\$10.00
Stop Payment Fee (Check or ACH)	\$25.00
InterBank Transfer Fee (outgoing only)	\$5.00

**WIRE TRANSFERS**

**Incoming Wire Transfer Fees:**

Wire Transfer Fee (Domestic or International)	\$12.00
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**Outgoing Wire Transfers Fees:**

Domestic Wire Transfer Fee	\$25.00
International Wire Transfer Fee	\$40.00

Continued on other side.....

**ACH or Wire Origination (online or manual)**

ACH Monthly Processing Fee.....	\$30.00
Per Batch Fee.....	\$4.00
Per Correction.....	\$4.00

**STATEMENTS**

Paper Statement Fee.....	\$2.95
Check Images with Statement Fee.....	\$5.00
Duplicate Statement/Tax Form Fee.....	\$5.00
Statement Balancing Fee (Per Hour/1 Hour Min).....	\$25.00

**MISCELLANEOUS FEES**

90 Day early Closeout Fee.....	\$25.00
Amortization Schedule.....	\$5.00
Foreign Bank Drafts.....	\$25.00 (+Deliv.)
Foreign Check Collection Fee.....	\$15.00
Escheat Processing Fee.....	\$50.00
Letter of Guarantee.....	\$25.00
Coin Redemption Fee.....	3%
Foreign Currency Exchange.....	1%

**RESEARCH**

Duplicate Tax Form.....	\$5.00
Levy or Garnishment Processing Fee.....	\$50.00
(unless limited by law)	
Research Fee (Per Hour/ 1 Hour Min).....	\$25.00

**IRA/Retirement Account**

Direct Transfer (Outgoing).....	\$25.00
Premature Closeout.....	Interest Penalty
Premature Distributuion.....	Interest Penalty

**Safe Deposit Boxes**

Drilling Fee.....	\$500.00
Key Replacement Fee.....	\$75.00
Late Fee.....	\$5.00

**Main Telephone Number (802) 254-5333**

**Telephone Banking (877) 275-6731**

Revised 3/2021 Due to Reg D Changes  
 Revised 8/2021 Foreign Currency Fee  
 Revised 11/2/2022 Overdrafts  
 Revised 7/12/2024 Update Fee Verbiage

**Member FDIC**

**Equal Housing Lender**