

## 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

|                                                             |         |
|-------------------------------------------------------------|---------|
| Returned 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  |
| Uncollected Funds Fee****                                   | \$30.00 |
| Telephone Transfer Fee                                      | \$5.00  |
| Dormant Fee in Service Charge (per month)                   | \$5.00  |

\* This fee applies to items returned unpaid due to insufficient funds.

\*\*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.

\*\*\*\*This fee applies to items returned unpaid due to deposited items that are not yet available.

#### CHECKS

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

#### 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    | \$10.00 |
| (+ Delivery Fees \$25.00)     |         |

#### 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 (per month)      | \$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 |
|-----------------------------------------------|---------|

##### 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  
Revised 6/16/2025 Update Fee Verbiage  
Revised 8/8/2025 Add UCF Fee

**Member FDIC**

**Equal Housing Lender**