

FEE SCHEDULE

Effective 7/20/26

General Services

Statement copy and images, per statement	\$3.00
Collections, per item plus costs	\$20.00
Foreign Currency Order, plus correspondent fee	\$15.00
Canadian Checks, exchange plus	\$3.00
Treasurer's Checks (customers)	\$4.00
Treasurer's Checks (non-customers)	\$10.00
Money Orders (customers)	\$2.00
Money Orders (non-customers)	\$5.00
Reissue of Money Order or Treasurer's Check	\$20.00
Wire Transfer (Incoming)	\$15.00
Wire Transfer (Outgoing)	\$25.00
Foreign Wires (Outgoing)	\$50.00
Wire Transfer Returned, cost plus	\$10.00
Research/Statement Reconciliation, per hour	\$28.00
Research Minimum charge	\$15.00
Check Cashing Fee (non-customer)	
Per check, \$499.99 and under	\$10.00
Per check, \$500 and over	\$20.00
Coin Purchases over \$100 (non-customer)	3%
Notary Public (No charge to customers)	\$15.00
Zipper Bags	\$5.00
Night Deposit Lock Bags	\$25.00
Night Depository Key, deposit fee	\$10.00
Deposited items returned	\$10.00
Returned statement fee (undeliverable), per month	\$2.50
Legal Processing Fee (Writs, Subpoenas, Levies, Summons to Trustees, etc.)	\$35.00
Accounts closed within 90 days	\$20.00
Overdrafts/NSF per item PAID *	\$30.00
Overdrafts/NSF per item RETURNED *	\$30.00
* Applies to NSF's created by checks or electronic means, including Franklin Bill Pay, as applicable. Fee applies each time an item is presented in connection with a customer's authorized withdrawal even if the item is presented for payment more than once.	
Transfer fee from savings to cover overdrafts	\$5.00
Stop Payment	\$30.00

Card Services

Debit card replacement	\$7.00
ATM transaction charge for customer	FREE

eBanking Services

Franklin eBranch online and mobile banking	FREE
Franklin eStatements	FREE
Franklin Bill Pay - personal checking accounts	FREE*
Franklin Bill Pay - business & commercial checking accounts (monthly fee plus usual items charges)	\$5.00*
(*fees charged for expedited overnight or same day payments)	
External Transfer Fee (standard 3-day transaction)	\$1.00
External Transfer Fee (express next day transaction)	\$3.00

*External Transfer fees apply to outgoing transfers only

Safe Deposit Box Services

Safe Deposit Box (annual rental)	Deposit Customer	Non-Customer
2" by 5"	\$35.00	\$60.00
3" by 5"	\$45.00	\$70.00
5" by 5"	\$50.00	\$75.00
3" by 10"	\$65.00	\$90.00
5" by 10"	\$75.00	\$100.00
10" by 10"	\$125.00	\$150.00
Safe Deposit-Lost Key		\$50.00
Safe Deposit Box Drilling, cost plus		\$50.00
Safe Deposit Box, late payment fee		10%

Savings & Money Market Accounts

Savings Account low balance, less than \$50 balance, per month	\$2.00
Money Market Account low balance, less than \$1,000 balance, per month	\$10.00

Checking Services

All Checking

Bank Supervised Accounts, per month	\$35.00
Counter Checks, per sheet (4 checks)	\$2.00

Personal

Hometown Checking Monthly Service	FREE
Legacy Checking Monthly Service	FREE
Checks (one style only), Legacy Checking	FREE
Check Printing Charges	prices vary

Business

Hometown Business Checking, Monthly Service	FREE
Items/Transactions, up to 500 items	FREE
Items/Transactions, in excess of 500, charge per item	35¢
Commercial Checking, Monthly Service Charge	\$10.00
Items Deposited, Credited, Paid, per item	20¢
(An earnings credit based on the Average Daily Balance is applied to charges, not to exceed total charges. The earnings rate is variable and may change at any time without notice.)	

NOW Accounts

Monthly Service Charge (sole proprietorships)	\$10.00
Monthly Service Charge (nonprofit organizations)	FREE
Items Deposited, Credited, Paid, per item	20¢

Special Services

Sweep Account* - NOT FDIC INSURED

Sweep Administration Fee, monthly	\$35.00
Items Deposited, Credited, Paid, per item	20¢

* Interest paid on account is variable and depends on Daily Collected Balance.

* Commercial Checking account required (see business fees).

Complaint Resolution Procedure

If you have a dispute with your financial institution regarding your deposit account, contact the financial institution's consumer complaint representative or department and attempt to resolve the problem directly. If the financial institution fails to resolve the problem, communicate the problem and the resolution you are seeking to:

Bureau of Financial Institutions
36 State House Station
Augusta, ME 04333-0036

To file a complaint electronically, you may contact the Bureau of Financial Institutions at the following Internet address:

<http://www.maine.gov/pfr/financialinstitutions/complaint.htm>

The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation. When your complaint involves a federally chartered financial institution, the Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency and inform you to whom it has been referred.