

**NORTH COUNTRY SAVINGS BANK SERVICE FEE SCHEDULE**  
**January 11, 2024**

|  |  |
|--|--|
| Account Research Fee   | \$25.00 per Hour (or Fraction thereof)                     |
| Bank Checks  |  |
| Cashier's Check  | \$3.00 each  |
| Money Order  | \$2.00 each  |
| Canadian Check Processing Fee  | \$3.00 per Item  |
| Certified Check Fee  | \$4.00 per Certified Check                                 |
| Check Copy Fee   | \$1.00 per check copy                                      |
| Check Rejection Fee  | \$5.00 per Unreadable Check                                |
| Counter Checks/Deposit Tickets (4 per sheet)   | \$1.00 per sheet   |
| EagleNET Online Banking  | Basic Service Free   |
| Quicken Software (personal users)  | \$2.00 per month   |
| QuickBooks Software (business users)   | \$2.00 per month   |
| Foreign ATM Withdrawal Fee (per statement cycle)<br>All checking accounts except the NCSB Effortless<br>Checking Account | \$1.00 per transaction after 6 free *                      |
| Foreign ATM Withdrawal Fee (per statement cycle)<br>NCSB Effortless Checking account                                     | \$1.00 per transaction after 12 free *                     |
| Insufficient Funds Charge/Uncollected Funds<br>Charge (Paid item)  | \$25.00 each (not to exceed five fees per business<br>day) |
| No Mail Fee (special handling)   | \$5.00 per month   |
| Returned Deposited Item Fee  | \$10.00 each   |
| Returned Mail (due to incorrect address)   | \$5.00 each occurrence                                     |
| Maintenance Service Charge (No Minimum Interest<br>Checking)   | \$4.00 per month   |
| Safe Deposit Boxes (annual fee)  |  |
| 2" x 5"  | \$25.00  |
| 3" x 5"  | \$40.00  |
| 4 1/2" x 5"  | \$40.00  |
| 5" x 5"  | \$50.00  |
| 3" x 10"   | \$65.00  |
| 5" x 10"   | \$75.00  |
| Loss of "1" Key  | \$15.00 each   |
| Loss of Both Keys  | Cost of Locksmith to Drill Box                             |
| Statement Copy Fee   | \$5.00 per Statement Copy                                  |
| Stop Payments  | \$25.00 each   |
| Wires  |  |
| All Incoming   | \$10.00 each   |
| Outgoing < \$50K   | \$20.00 each   |
| Outgoing ≥ \$50K   | \$30.00 each   |
| Outgoing International   | \$50.00 each   |

Fees may reduce earnings.

\*Foreign ATM withdrawals fees are assessed at the end of each cycle as a lump sum.