

NORTH COUNTRY SAVINGS BANK SERVICE FEE SCHEDULE
January 30, 2026

Account Research Fee	\$25.00 per Hour (or Fraction thereof)
Bank Checks Cashier's Check Money Order	\$3.00 each \$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
Foreign ATM Withdrawal Fee (per statement cycle) All checking accounts except the NCSB Effortless Checking Account	\$1.00 per transaction after 6 free *
Foreign ATM Withdrawal Fee (per statement cycle) NCSB Effortless Checking account	\$1.00 per transaction after 12 free *
Insufficient Funds Charge/Uncollected Funds Charge (Paid item)	\$25.00 each (not to exceed five fees per business 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 Checking)	\$4.00 per month
Safe Deposit Boxes (annual fee) 2" x 5" 3" x 5" 4 1/2" x 5" 5" x 5" 3" x 10" 5" x 10" Loss of "1" Key Loss of Both Keys	\$25.00 \$40.00 \$40.00 \$50.00 \$65.00 \$75.00 \$15.00 each Cost of Locksmith to Drill Box
Statement Copy Fee	\$5.00 per Statement Copy
Stop Payments	\$25.00 each
Wires All Incoming Outgoing < \$50K Outgoing ≥ \$50K Outgoing International	\$10.00 each \$20.00 each \$30.00 each \$50.00 each

Fees may reduce earnings.

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