

Schedule of Fees

January 1, 2026



P.O. Box 347, Norway, Maine 04268
207.743.7986 | 888.725.2207 | www.norwaysavings.bank

Account Related Fees

GenGold:

- Monthly fee (after 90 day free trial).....\$ 4.95
- Annual fee (after 90 day free trial).....\$ 49.95

Inactive Checking/Money Market Checking (month)
.....\$ 4.00

Accounts inactive more than one year

Inactive Savings Accounts (month).....\$ 4.00

Accounts inactive more than two years

Overdraft & Insufficient Funds:

- Overdraft Fee (per item).....\$ 35.00
- Insufficient Funds (returned item).....\$ 25.00

Overdraft Fee & Insufficient Fund Fee applies to items/transactions created by check, in-person withdrawal, recurring debit card payments, Bill Pay transactions, automated clearing house (ACH) transactions or other ways you can access funds in your account.

For consumers only: a maximum of \$175 per day applies.

Stop Payment Fee:

- Per Check or ACH.....\$ 35.00
- Recurring Debit Card Payment.....\$ 30.00
- Internet Banking & Zelle®.....\$ 30.00

Checks

Canadian Check Collection Fee (per check).....\$ 25.00
plus current exchange rate

Check Printing: Cost of checks, plus postage and handling

Collection Items\$ 25.00
plus any additional fees

Counter Checks (each).....\$ 1.00

Money Orders (each).....\$ 6.00

Official Checks (each).....\$ 6.00

Safe Deposit Box

- Rental Fees.....Varies by Size
- Key Replacement.....\$ 25.00
- Drilling Fee.....\$ 50.00
plus cost of drilling

Wire Transfers

Domestic:

- Incoming.....\$ 16.00
- Outgoing (In Person).....\$ 28.00
- Outgoing (Business Internet Banking).....\$ 25.00

Foreign:

- Incoming.....\$ 20.00
- Outgoing Consumer.....\$ 75.00
(Available to Customers Only)
- Outgoing Business.....\$ 50.00
(Available to Customers Only)
- Outgoing Business (Foreign Exchange Desk) \$ 75.00

Internet Banking

- Internet Banking.....No Charge
- NSB Mobile.....No Charge
- Zelle®.....No Charge
- Bill Pay (consumer & small business).....No Charge
- Business Online.....No Charge
- Online Business Bill Pay
With e-Statements.....No Charge
Without e-Statements (month).....\$ 5.75

Research

- Hourly Rate.....\$ 36.00
- Bank Statement Copies (per statement).....\$ 6.00
- Check Copies (per check).....\$ 1.00

Other Fees

ATM/Debit Card Overnight Replacement.....\$ 50.00

Foreign Currency Ordering Fee.....\$ 20.00
plus other applicable fees

Foreign Currency Redemption Fee.....\$ 20.00
plus other applicable fees

Foreign Draft Fee.....\$ 25.00
plus other applicable fees

IRA Transfer Fee.....\$ 35.00

Legal Processing (Levies, Subpoenas, etc.).....\$ 100.00

Notary Public (non-customers).....\$ 20.00

Photocopy Fee (per copy).....\$0.25

Returned Deposit Item (per item).....\$ 15.00

Transfer fee from savings to cover overdrafts*.....\$ 5.00
*Separate Agreement Required

Gift Card.....\$ 5.00

Notice to customers regarding the procedure to be followed in resolving disputes over account transactions: 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 with the financial institution. If the financial institution fails to resolve the problem, write a letter detailing the problem and the resolution you are seeking to:

In Maine: Bureau of Financial Institutions, 36 State House Station, Augusta, Maine 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.

In New Hampshire: State of New Hampshire Banking Department, 53 Regional Drive, Suite 200, Concord, NH 03301. For more information on filing a complaint, you may contact the State of New Hampshire Banking Department at the following Internet address: <https://www.banking.nh.gov/consumer-assistance/consumer-complaints>. When your complaint involves a federally-chartered financial institution, the State of New Hampshire Banking Department will refer it to the appropriate federal supervisory agency.