

# Town of Belgrade, Maine

## - PROPOSAL FOR BANKING SERVICES -

NAME OF BANK SUBMITTING PROPOSAL FIRST NATIONAL BANK

<u>DEPOSITORY SERVICE</u>	<u>ESTIMATED ANNUAL VOLUME</u>	<u>CHARGE PER ITEM</u>	<u>ANNUAL CHARGE</u>
Account Maintenance	12	W	
Cash Management Sweep Maintenance	12	W	
Deposits Processed	300	W	
Checks Deposited	5000	W	
Returned Checks Final Presentment	10	W	
Checks Paid	2300	W	
ACH Items Originated	410	W	
ACH Credits-Receiving	140	W	
ACH File Transmission Webexpress	55	W	
Online Banking: (please describe available functions)			
Remote Check Deposit		W	
Positive Pay		W	
Supplies (as described in RFP)		W	

**Note: Insert "W" on the Charge per Item line if you propose waiving that particular charge.**

Additional lines are available, if necessary.

Total Proposed Annual Amount for Services      \$           0          

Average Monthly Amount for Services (Total/12)      \$           0          

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

# BANKING OFFICE LOCATIONS, HOURS AND SERVICES

**BANGOR**  
 145 Exchange Street  
 Bangor, ME 04401  
 phone: 207.974.5001  
 fax: 207.404.8998

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....closed

Services: 1, 2, 3

**ELLSWORTH**  
 194 Beechland Road  
 Ellsworth, ME 04605  
 phone: 207.667.5526  
 fax: 207.667.1300

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....8-12

Services: 1, 2, 3

**BAR HARBOR**  
 102 Main Street  
 P.O. Box 258  
 Bar Harbor, ME 04609  
 phone: 207.288.3341  
 fax: 207.288.2455

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....8-12

Services: 1, 2, 3

**NORTHEAST HARBOR**  
 3 Summit Road  
 P.O. Box 858  
 Northeast Harbor, ME 04662  
 phone: 207.276.3888  
 fax: 207.421.8085

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8-4:30	no drive-up
Fri.....8-5	
Sat.....closed	

Services: 1, 2, 3

**BELFAST**  
 18 Belmont Avenue  
 Belfast, ME 04915  
 phone: 207.338.9822  
 fax: 207.338.6555

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....8-12

Services: 1, 2, 3

**ROCKLAND**  
 132 Park Street  
 P.O. Box 728  
 Rockland, ME 04841  
 phone: 207.594.5900  
 fax: 207.594.6400

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....8-12

Services: 1, 2, 3

**BLUE HILL**  
 1 South Street  
 P.O. Box 1664  
 Blue Hill, ME 04614  
 phone: 207.374.3253  
 fax: 207.374.5974

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....8-12

Services: 1, 2, 3

**ROCKLAND**  
 63 Union Street  
 P.O. Box 606  
 Rockland, ME 04841  
 phone: 207.593.1010  
 fax: 207.593.1026

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....closed

Services: 1, 2, 3

**BOOTHBAY HARBOR**  
 77 Oak Street  
 P.O. Box 493  
 Boothbay Harbor, ME 04538  
 phone: 207.633.5149  
 fax: 207.633.7121

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....8-12

Services: 1, 2, 3

**ROCKPORT**  
 114 Commercial Street  
 P.O. Box 1137  
 Rockport, ME 04856  
 phone: 207.266.3131  
 fax: 207.236.4277

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....8-12

Services: 1, 2

**BREWER**  
 5 Parkway South  
 Brewer, ME 04412  
 phone: 207.989.0399  
 fax: 207.204.5844

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....8-12

Services: 1, 2, 3

**SOUTHWEST HARBOR**  
 350 Main Street/P.O. Box 86 (Lobby)  
 Seal Cove Road (Drive-up)  
 Southwest Harbor, ME 04679  
 phone: 207.244.5594  
 fax: 207.244.3014

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....8-12

Services: 1, 2, 3

**CALAIS**  
 319 North Street  
 P.O. Box 806  
 Calais, ME 04619  
 phone: 207.454.2141  
 fax: 207.454.8294

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....8-12

Services: 1, 2, 3

**WALDOBORO**  
 1471 Atlantic Highway  
 Waldoboro, ME 04572  
 phone: 207.832.5373  
 fax: 207.832.7813

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....8-12

Services: 1, 2, 3

**CAMDEN**  
 44 Elm Street  
 P.O. Box 158  
 Camden, ME 04843  
 phone: 207.236.8700  
 fax: 207.236.8822

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	no drive-up
Fri.....8:30-5	
Sat.....closed	

Services: 1, 2, 3

**WISCASSET**  
 39 Gardiner Road  
 P.O. Box 431  
 Wiscasset, ME 04578  
 phone: 207.882.9515  
 fax: 207.882.9517

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....8-12

Services: 1, 2, 3

**DAMARISCOTTA**  
 223 Main Street  
 P.O. Box 940  
 Damariscotta, ME 04543  
 phone: 207.563.3195  
 fax: 207.563.3356

LOBBY HOURS	DRIVE-UP HOURS
M-Th.....8:30-4	M-W.....8-4:30
Fri.....8:30-5	Th-F.....8-5
Sat.....closed	Sat.....8-12

Services: 1, 2, 3

Service Legend: 1 = ATM 2 = Night Deposit 3 = Safe Deposit

**An Additional ATM** can be found at:  
 \*Ames True Value Supply, 447 Bath Road, Wiscasset  
 \*This machine dispenses cash only; it does not accept deposits.

**First Phone Banking**  
 For 24-hour automated service, call 1.877.563.BANK.  
 To speak with a consultant, call 1.800.564.3195 or 207.563.3195.

**First Online Banking, First Bill Pay & First Mobile Banking**  
 Access to your accounts 24/7.





## Deposit Accounts Schedule of Fees & Charges

Effective January 1, 2022

Account Balancing and Research (per hour, minimum \$20.00)	\$30.00
Cashier's Check	\$5.00
Certified Check	\$15.00
Check Cashing (non-customer)	1.00%
Checks Drawn on Canadian Banks (deposited or cashed, per item).	\$10.00
Coin Handling - Self Service	No Charge
Coin Handling - Self Service (non-customer)	10.00%
Coin Handling - Bank Service (per hour)	\$15.00
Collection Item - Foreign & Domestic (+ correspondent fees)	\$15.00
Currency & Coin Charge (non-customer)	\$20.00
Debit Card Replacement - Lost Card	\$10.00
Deposit Bag, Locking	\$15.00
Early Checking Account Closure (within 90 days)	\$25.00
Early Savings Account Closure (within 180 days)	\$25.00
Extended Overdrawn Account (per day, after 10 days overdrawn; non-personal accounts only)	\$5.00
Fax - Outgoing (+ \$1.00 per extra page)	\$2.00
Foreign ATM Fee (per occurrence)	No Charge
Foreign Currency Collection & Order (+ correspondent fees)	\$10.00
Foreign Checks and Drafts (+ correspondent fees)	\$25.00
Gift Card (per card)	\$3.95
Holiday Club Early Withdrawal	\$10.00
Inactive Checking Account - Balance less than \$100 and no activity for 6 months (per month)	\$5.00
Inactive Savings Account - Balance less than \$100 and no activity for 12 months (per month)	\$5.00
IRA Early Termination Fee	\$50.00
IRA Transfer Fee	\$25.00
Money Order	\$3.00
Legal Processing Fee	\$50.00
Notary Service (non-customer, per document)	\$5.00
Overdraft - Item Paid or Returned (includes any withdrawal, check, ATM and ACH)	\$30.00
Overdraft - Savings Transfer Fee (per daily occurrence)	\$5.00
Rejected Non-Bank Ordered Check (per occurrence)	\$5.00
Returned Deposit Item	\$10.00
Safe Deposit Box Drilling	\$250.00
Safe Deposit Box Late Payment (assessed after 30 days)	15.00%
Safe Deposit Box Lost Key	\$25.00
Statement Copy Request (per statement)	\$5.00
Stop Payment	\$25.00
Telephone Transfer	No Charge
Undeliverable Mail (per occurrence)	\$5.00
Wire Transfer, Incoming Domestic	\$5.00
Wire Transfer, Incoming Foreign	\$25.00
Wire Transfer, Outgoing Domestic	\$25.00
Wire Transfer, Outgoing Foreign (+ correspondent fees)	\$50.00

Notice Regarding ATM Fees By Others: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.



## **FUNDS AVAILABILITY DISCLOSURE**

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day except Saturdays, Sundays and recognized state and federal holidays. If you make a deposit before we close on a business day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit on a day that we are not open, we will consider that the deposit was made on the next business day that we are open.

Please remember that even after we have made the funds available to you, and you have withdrawn the funds, you are still responsible for the checks you deposit if they are returned to us unpaid and for any other problems involving your deposit. If you have any questions about funds availability, please contact the Banking Associate at your local branch or call us at 1-800-564-3195.

**Longer Delays May Apply:** In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available to you on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances: 1) we believe a check you deposit will not be paid, 2) you deposited checks totaling more than \$5,525.00 on any one day, 3) you redeposit a check that has previously been returned unpaid, 4) you have overdrawn your account repeatedly in the last six months, 5) there is an emergency, such as failure of communications or computer equipment.

We will notify you in writing if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit depending on the type of item deposited.

**Foreign Checks:** Checks drawn on financial institutions outside of the United States cannot be processed the same as checks drawn on U.S. institutions. Foreign checks are exempt from the policies outlined in the Funds Availability Disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes to collect the funds from the financial institutions upon which they are drawn.

**Deposits at Automated Teller Machines (ATMs):** If you make a deposit at an ATM that is owned and operated by us before 3:30pm Eastern (5:00pm for Image enabled ATMs) on a Business Day that we are open, we will consider the deposit made that day. If you make a deposit after this timeframe or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

**Endorsements:** Endorsements on deposited items are restricted, under federal law, to the first 1.5 inches of the back of the check. The remainder of the check is reserved for endorsements by banks. Your endorsement should contain your signature, the words Deposit Only and your account number. Improper endorsements may delay the check collection process and the subsequent crediting and availability of funds. You may be held responsible for any losses if you do not comply with these endorsement standards.

**Special Rules for New Customers:** If you are a new customer, the following special rules may apply during the first 30 days your account is open.

The first \$5,525.00 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be made payable to you. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.