

# Internet Banking Terms and Conditions

## Agreement

This Agreement, which includes the Fee Schedule and Enrollment Form, is a contract which establishes the rules that cover the electronic access to your accounts at Machias Savings Bank using MSB Online. By using MSB Online, you accept all the terms and conditions of this Agreement. Please read it carefully.

This Agreement is also subject to applicable Federal Laws and the Laws of the State of Maine. If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. You may not assign this Agreement. This Agreement is binding upon your heirs and the bank's successors and assigns.

The headings in this Agreement are for convenience only and do not govern the meaning of this Agreement.

The terms and conditions set forth in this agreement are in addition to and do not by any means cancel or supersede any other agreements, disclosure, or signature cards that govern your deposits, loans or other business relationships with Machias Savings Bank.

## Privacy

Protecting the privacy of consumers is important to Machias Savings Bank and our employees. Our Privacy Policy is incorporated in this agreement, however you should review this policy located on our website at <http://www.machiassavings.com>. You agree that you have read and understand our Privacy Policy.

## Definitions

The words in this Agreement:

- "We", "our", "us" and "MSB" refer to Machias Savings Bank.
- "You" and "your" refer to each person who has an interest or ownership in an account that is accessible through MSB Online, MSB BillPay or MSB Mobile.
- "Account" or "accounts" means your accounts at Machias Savings Bank.
- "Electronic funds transfers" means ATM withdrawals, preauthorized transactions, point of sale transactions, transfers to and from your Machias Savings Bank accounts using MSB Online.
- "MSB Online" refers to the services provided pursuant to this Agreement.
- "MSB BillPay" refers to the services provided pursuant to this Agreement.
- "MSB Mobile" refers to the services provided pursuant to this Agreement.
- "Business day(s)" are Monday through Friday, 8:00 AM to 5:00 PM, except for Saturday, Sunday and Bank Holidays.

## MSB Online Services

You can use MSB Online to check the balance of your MSB accounts, view your account histories, transfer funds between your MSB accounts, make stop payment requests, view check images and view statements.

## **MSB Mobile**

MSB Mobile banking is an optional add-on service to MSB Online banking. MSB Mobile banking provides users with access to limited online banking services via a mobile device. By enrolling in MSB Mobile banking, you agree to be bound by this agreement in its entirety as well as the service details and requirements outlined in the MSB Mobile Services section of this agreement.

## **MSB BillPay**

Users of the MSB BillPay system are subject to the Terms and Conditions set forth by CheckFree.

## **Access**

You must have at least one account at MSB, your own necessary computer equipment, access to Internet service, web browsing software, and an e-mail address in order to use MSB Online. In order to use MSB BillPay, you must have the same items but in addition you must have a checking account at MSB.

- You agree that you are responsible for any and all installation, maintenance, and operation of your computer and your software.

## **Hours of Access**

MSB Online and MSB BillPay can be accessed seven (7) days a week, twenty-four (24) hours a day. Occasionally due to emergencies or scheduled maintenance, services may not be available. In the event that services may be unavailable for an extended period of time, we agree to notify you via the MSB website at [www.machiassavings.com](http://www.machiassavings.com).

## **Enrollment**

New users can contact a Financial Services Representative or Customer Service to obtain access information. Customer Service can be reached at 1-866-416-9302. You will have access only to those accounts for which you are authorized.

Business customers must contact a financial services representative or Customer Service to complete the enrollment process. Business customers must also complete an applicable business resolution agreement.

## **Multi-Factor Authentication**

Access to MSB Online and MSB BillPay requires multi-factor authentication using image and device recognition technology. Upon initial enrollment you will be required to choose a private image and pass phrase that will be presented for verification each time you access the system. If the image and pass phrase presented upon login do not match your private image and pass phrase chosen, do not enter your password, contact the bank for further assistance.

Computers that you use frequently can be registered and a unique "cookie" will be placed on your computer for system recognition upon subsequent logins. System access from a non-registered computer will require answering challenge/response questions to verify your identity before access is granted.

## **Passwords**

For security purposes, you are required to change your password upon your initial login to MSB Online. You determine what password you will use and the identity of that password. The password must contain no less than eight (8) and no more than fifteen (15) characters which are comprised of at least one (1) letter and one (1) number. Passwords are case sensitive so be careful when entering upper and lower case characters that you remember how you originally entered the password for the next time you attempt to login. The password is not communicated to us.

- You agree that we are authorized to act on instructions received under your password.
- You accept responsibility for the confidentiality and security of your password.
- You agree to change your password on a regular basis.

Upon three unsuccessful attempts to use your password, your access to MSB Online will be revoked. To re-establish your authorization to use MSB Online, you must contact us to have your password reset or to obtain a new temporary password. You may contact a financial services representative or Customer Service at 1-866-416-9302 for assistance.

Your password should not be associated with any commonly known personal identification such as social security number, address, date of birth, and names of children. Your password should be memorized rather than written down.

### **Security**

You play an important role in preventing the misuse of your accounts through MSB Online or MSB BillPay.

- You agree that you are responsible for all transactions you authorize or make using MSB Online or MSB BillPay including those transactions that may be made unintentionally or inadvertently, and any losses, charges, or penalties that you may incur as a result.
- You agree that you are responsible for any transactions made by unauthorized persons using your Access ID, Password, and private image and pass phrase.
- You agree to promptly examine your paper statement for each of your MSB accounts as soon as you receive it.
- You agree to protect the confidentiality of your account, account number, Access ID, Password, private image and pass phrase, and personal identification information such as your driver's license number and social security number.
- You understand that personal identification information by itself or together with information related to your account may allow unauthorized access to your account.
- Your Access ID, Password, and private image and pass phrase are intended to prevent unauthorized access to your accounts.
- You acknowledge that we undertake no obligation to monitor transactions through MSB Online or MSB BillPay in determining that they are made on behalf of the account holder.
- You acknowledge that the Internet is inherently insecure, and that all data transfers, including electronic mail, occur openly on the Internet and can potentially be monitored and read by others.

Data that is transferred through MSB Online or MSB BillPay is encrypted in an effort to provide transmission security. Identification technology is used to verify that the sender

and receiver of the transmissions can be appropriately identified by each other. In our efforts to ensure that MSB Online and MSB BillPay systems are secure, we cannot and do not warrant that all data transfers using these programs or any e-mail transmitted to and from us, will not be monitored or read by others.

### **Fees and Charges**

- You agree to pay the fees and charges as set forth in the current fee schedule for the use of MSB Online and MSB BillPay.
- You agree to contact us if you close your Primary Checking Account and immediately designate another in its place.
- You agree to pay any additional reasonable charges for services you request, which are not covered by this Agreement.
- You agree that you are responsible for telephone and Internet service fees you incur in connection with the use of MSB Online, MSB BillPay or MSB Mobile.

### **MSB Online eAlerts**

We provide voluntary account eAlerts. Account eAlerts must be activated by you.

- Account eAlerts allow you to choose alert messages for your accounts. We may add new alerts from time to time, or cancel old alerts. If you have opted to receive an alert that is being canceled, we will notify you via e-mail at least 30 days in advance.
- Each eAlert has different options and notification criteria available, and you will be asked to select from among these options upon activation of an eAlert. You can delete an eAlert at any time.

eAlerts are subject to the following:

- eAlerts setup to notify via email will be sent to the email address you specify when creating the eAlert. If your email address changes, you are responsible for updating the eAlert with the correct information.
- You understand and agree that your alerts may be delayed or prevented by a variety of factors. We do our best to provide alerts in a timely manner with accurate information. We neither guarantee the delivery nor the accuracy of the contents of any alert. You also agree that we shall not be liable for any delays, failure to deliver, or misdirected delivery of any alert; for any errors in the content of an alert; or for any actions taken or not taken by you or any third party in reliance of an alert.
- Because alerts are not encrypted, we will never include your full account number. However, alerts may include some information about your accounts. Depending upon which eAlerts you select, information such as your account balance or the due date for your loan payment may be included. Anyone with access to your email will be able to view the contents of these alerts.

### **MSB Mobile Services**

Your enrollment in MSB Online includes optional access to enroll in and use MSB Mobile banking services. MSB Mobile banking allows you to access your accounts via a mobile device such as a cell phone. MSB Mobile banking requires a mobile device with Internet access and text messaging capabilities to operate. There are no fees charged by Machias Savings Bank for using this service but you are responsible for any and all charges, including, but not limited to, fees associated with text messaging, imposed by your communication services provider. Additionally, you agree that we may send any eAlerts or MSB Mobile banking messages through your communication services provider in order to deliver them to you and that your communication services provider is acting as your agent in this capacity. You represent that you are the legal owner of the accounts and other

financial information which may be accessed via Mobile Banking. You agree to provide a valid mobile phone number, communication services provider (carrier), and MSB Mobile banking PIN during the enrollment process. You agree not to misrepresent your identity or your account information. You agree to keep your account information up to date and accurate.

You may use MSB Mobile banking to perform balance and transaction inquiries, transfer funds between your eligible Machias Savings Bank accounts (internal transfer), and access your MSB Billpay account to initiate bill payments. We may also limit the type, frequency and amount of transfers for security purposes and may change or impose limits without notice, at our option.

We may offer additional MSB Mobile banking services and features in the future. Any added mobile banking services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new mobile banking service or feature is added or at the time of enrollment for the feature or service if applicable. From time to time, we may amend these terms and modify or cancel the mobile banking service we offer without notice, except as may be required by Law. In order to properly use Mobile Banking, you should review and follow the instructions provided on our website. You agree to accept responsibility for learning how to use Mobile Banking in accordance with the online instructions and agree that you will contact us directly if you have any problems with Mobile Banking. You also accept responsibility for making sure that you know how to properly use your Wireless Device. We may modify the Services from time to time in our sole discretion. In the event of any modifications, you are responsible for making sure you that you understand how to use MSB Mobile banking as modified. We will not be liable to you for any losses caused by your failure to properly use the Services or your Wireless Device.

You represent that you are an authorized user of the Wireless Device you will use to access Mobile Banking. You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using MSB Mobile banking. You agree not to leave your mobile device unattended while logged into MSB Mobile Banking and to log off immediately at the completion of each access by you. You agree not to provide any of your access information to any unauthorized person. If you permit other persons to use your mobile device, login information, or any other means to access MSB Mobile banking, you will be held responsible for any transactions they authorize and we will not be liable for any damages resulting to you. We make no representations that MSB Mobile banking will be available for use in locations outside of the United States. Accessing MSB Mobile banking from locations outside of the United States is at your own risk.

You agree to notify us immediately if you lose, or change or cancel the number of, your enrolled mobile device. If you believe that someone may have unauthorized access to your MSB Mobile banking, you agree to cancel your MSB Mobile banking associated with the device immediately.

MSB Mobile banking is provided for your convenience and does not replace your monthly statement(s), which are the official record of your accounts.

### **Change in Terms**

We may change any term, condition, fee, charge, or provision of this Agreement at any time. Changes that would increase the liability to you such as increased fees for any of our online services, fewer types of available electronic fund transfers, or the frequency of transfers or the dollar amount, we agree to provide you at least 30 days advanced notice by postal mail before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system.

If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you by e-mail of the change in terms within 30 days after the change becomes effective. Your continued use of MSB Online, MSB BillPay or MSB Mobile indicates your acceptance of the change in terms, unless you notify us in writing within ten (10) days of receiving the notice that you reject these changes and close your accounts with us. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

### **Periodic Statements**

Transactions completed through MSB Online, MSB Mobile, or MSB BillPay will appear on their respective accounts periodic statements you currently receive from MSB.

You will not receive a periodic statement in connection with any passbook savings or passbook certificate of deposit account.

- You agree to notify us promptly if you change your address.

### **Limits on Amounts and frequency of MSB Online , MSB BillPay or MSB Mobile Transactions**

The number of transfers made from an MSB account is limited to the terms of the applicable deposit agreement and disclosure for those accounts. You may make an unlimited number of withdrawals from your savings and money fund accounts in person, by mail, at ATM's, or by telephone if the withdrawal is mailed to you in a check.

Pursuant to federal regulations, only six (6) preauthorized or automatic transfers from your money fund or statement savings accounts may be made during each statement period. Telephone transfers and point of sale transactions are considered to be automatic transfers.

### **Posting of Transfers**

Transfers initiated through MSB Online:

- Before 6:00 p.m. (Eastern Time) will be posted to your account the same day.
- After 6:00 p.m. (Eastern Time), on a Saturday, on a Sunday or a Banking Holiday will be posted to your account on the next business day.

### **Overdrafts (Order of Payments, Transfers, and other Withdrawals)**

It is your responsibility to ensure that you have enough available funds or credit in an account that you wish us to make a payment or transfer from. If your account has insufficient funds to perform all electronic fund transfers you have requested for a given business day, then:

- transfers involving currency disbursements will have priority;
- transfers initiated through MSB Online ,MSB BillPay or MSB Mobile which would result in an overdraft of your account may, at our discretion, be cancelled;
- transfers initiated through MSB Online ,MSB BillPay or MSB Mobile which would result in an overdraft of your account and are not cancelled, may be assessed overdraft charges as listed in the deposit agreement/disclosure for that account.

You agree to reimburse us if we complete a payment or transfer that you make or authorize and later learn that you have insufficient funds to cover the transaction. You further agree that we may reverse the transaction or offset the shortage with funds from any other deposit account (s) you may have with us to the extent permitted by the applicable law and the terms of any other relevant Account Agreements.

### **Our Liabilities for Failure to Make Transfers**

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your actual losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transaction or transfer;
2. If the transaction would exceed the credit limit on your MSB Moneyline Overdraft Credit account (if you have one) or the credit limit of any account subject to this agreement;
3. If your account is not in good standing, closed, or has been frozen;
4. If a hold has been placed on deposits in an account that you wish to transfer funds from, you cannot transfer the allowed portion of the funds held until the hold expires;
5. If we reverse the transaction or transfer because of insufficient funds;
6. If any electronic terminal, telecommunication device or any part of the MSB Online, MSB Mobile, or MSB BillPay system was not working properly and you knew about the problem when the transaction was started;
7. If any system you use including your browser, internet service provider, financial management software, or any equipment you may use to access MSB Online, MSB Mobile or MSB BillPay malfunctions or is misapplied;
8. If you obtain a computer virus;
9. If you have not properly followed the on-screen instructions for using MSB Online, MSB Mobile, or MSB BillPay;
10. If circumstances beyond our control (such as fire, electrical outages, postal strikes, delays caused by the payee, or flood) prevent the transaction, despite reasonable precautions that we have taken;
11. If you or anyone you allow, commits fraud or violates any law or regulation;
12. If court order or other legal process prevents us from making a transaction.

There may be other exceptions to liability stated on our account agreement with you.

### **Stop-Payment Requests**

Placing a stop-payment on a paper check is different from the cancellation of a bill payment. Because it has been paid electronically, once a bill payment has been debited from your account, you **CANNOT** cancel or stop it.

You may initiate stop-payment requests for *paper checks* you have written on your MSB accounts through MSB Online as well as by phone, mail or in person if the item has not already been presented.

- Stop payments will be effective for 6 months, and you will be charged a fee for any stop payment request unless otherwise agreed.
- Each continuation of a stop payment request will be treated as a new request for the purpose of fee assessment.

- We will not be responsible for any liability which we might otherwise incur if we pay an item upon which you have requested a stop payment.
- You also agree that if we return any other item drawn by you due to non-sufficient funds which situation is caused because we have paid an item upon which you have request a stop payment, we will not be liable for such action.
- You understand that we may accept the stop payment request from any of the joint owners of the account regardless of who signed the check. Only the person who initiated the stop payment may make a release of the stop payment order.
- You will incur stop-payment charges as disclosed in the current fee schedule for the applicable account.

### **Error Resolution**

If you note errors or have questions about your Electronic Transactions, telephone us at:

1-800-339-3347  
 or 1-866-416-9302  
 or write us at:  
 Machias Savings Bank  
 P.O. Box 318  
 Machias, ME 04654-0318

as soon as you can, if you think an error has occurred, or if you need more information about a transaction listed on your paper statement or receipt. We must hear from you no later than 60 days after we sent the FIRST paper statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.
4. If the suspected error relates to a bill payment made through MSB BillPay Service, tell us the account number used to pay the bill, payee name, the date the payment was sent, payment amount, ID number, and the payee account number for the payment in question.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will recredit your account within ten (10) business days (five (5) business days for Debit Card) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask to put your complaint or question in writing and we do not receive it within ten (10) business days we may not recredit your account. (Note: If your complaint or question involves an electronic fund transfer resulting from the use of a MSB Cash Card in a point-of-sale transaction, or at a place outside the United States, then the 10-day period will be extended to 20 business days, and the 45-day investigation period will be extended to 90 days. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.



If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

If we fail to resolve the problem, write a letter detailing 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.state.me.us/pfr/bkg/bkg\\_consumer.htm](http://www.state.me.us/pfr/bkg/bkg_consumer.htm)

The Bureau of Financial Institutions will promptly acknowledge receipt of your complaint and investigate your claim. You will be informed of the results of the investigation.

### **Consumer Liability for Unauthorized Transactions**

This section explains your liability for unauthorized transactions.

Tell us **AT ONCE** if you believe your password has been lost, stolen, used without your authorization, otherwise compromised, or if someone has transferred or may transfer money from your accounts without your permission. Telephoning Customer Service at 1-866-416-9302 is the best way of keeping your possible losses down. You could lose all the money in your account plus the maximum amount of your Moneyline Overdraft Protection (if you have one). If you contact us within two (2) business days after discovering the loss, you can lose no more than \$50.00 if someone used your password without your permission.

If you **DO NOT** tell us within two (2) business days after you learn of the loss, theft, compromise or unauthorized use of your password, and we can prove we could have stopped someone from using your password to access your accounts without your permission if you had told us, you could lose as much as \$500.00.

Also, if your paper statement shows transfers that you did not authorize, tell us at once. If you do not tell us within 60 days after the paper statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.

### **Disclaimer of Warranty and Limitation of Liability**

We make no warranty of any kind, expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the MSB Online, MSB Mobile, or MSB BillPay Services provided to you under this Agreement. We do not and cannot warrant that MSB Online, MSB Mobile, or MSB BillPay will operate without errors, or that any or all MSB Online, MSB Mobile or MSB BillPay Services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason

of your use of or access to MSB Online, MSB Mobile, or MSB BillPay, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of Machias Savings Bank and its affiliates exceed the amounts paid by you for the services provided to you through MSB Online, MSB Mobile, or MSB BillPay.

### **Your Right to Terminate**

You may cancel your MSB Online, MSB Mobile, or MSB BillPay service at any time by providing us with written notice by mail, e-mail, fax, or by calling 1-866-416-9302. Your access to MSB Online, MSB Mobile, or MSB BillPay will be suspended within 3 business days of our receipt of your instructions to cancel the service. This termination will only affect your MSB Online, MSB Mobile, or MSB BillPay services and does not terminate any other agreements you may have with us. You will remain responsible for any and all outstanding fees and charges incurred prior to the date of cancellation.

- You authorize us to continue making transfers you have previously authorized until we have had a reasonable opportunity to act upon your termination notice.
- You also agree that upon termination of either or both services, by us or by you, that you will cancel all automatic and or recurring transfers you have previously authorized and if you fail to do so that you are responsible for such payments.

### **Our Right to Terminate**

You agree that we can terminate or limit your access to MSB Online, MSB Mobile, or MSB BillPay Services for any of the following reasons:

1. Without prior notice, if you have insufficient funds in any one of your Machias Savings Bank accounts. MSB Online services may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits.
2. Upon 3 business days notice, if you do not contact us to designate a new Primary Checking Account immediately after you close your Primary Checking Account if using MSB BillPay.
3. Upon reasonable notice, for any other reason in our sole discretion.

We reserve the right to deny any further payments or transfers from your account(s) pursuant to the Agreement, including payments or transfers you have previously authorized.

### **Assignment**

Machias Savings Bank may assign its rights and delegate its duties under this Agreement to a company affiliated with the Bank or to any other party.

### **Disclosure of Account Information**

We will not disclose information to third parties about your accounts or about you without your permission, however, we may disclose information:

- When it is necessary to complete transfers or transactions or to send notice of dishonor or nonpayment;
- To our accountants;
- To bank regulators;

- To exchange, in the regular course of business, credit information with other banks, financial institutions, or commercial enterprises, directly or through credit reporting agencies; (Under the Fair Credit Reporting Act you have the right to make sure that your credit bureau reports are correct and accurate.)
- To advise third parties of accounts closed for misuse;
- To furnish information to the appropriate law enforcement authorities when we reasonably believe we have been the victim of a crime;
- To comply with government agency or court orders, or to furnish any information required by statute;
- To furnish information about the existence of an account to a judgment creditor of yours who has made a written request for such information;
- When we are attempting to collect an obligation owed to us;
- Or unless otherwise prohibited by law.

In addition, you understand and agree that we may, from time to time, request and review credit reports and other information about you prepared by credit reporting agencies or others.

### **Our Right of Offset**

You acknowledge that we may (without prior notice and when permitted by law) set-off the funds in your account against any due and payable debt owed to us by you now or in the future. If the account is held jointly, we may offset funds for the debt of any on or all of the joint owners. We will notify you if we exercise our right to offset.

### **Legal Action**

If we initiate legal action to collect money owed to us under this agreement, including any counterclaim, you agree to pay all our reasonable costs for such action. This provision does not apply to any action in connection with any credit account. In such cases, the credit agreement will govern these costs.

### **Communications between Machias Savings Bank and You**

Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:

**Telephone** You can contact Customer Service by telephone at 1-866-416-9302

**Facsimile** You can contact us by fax at 207-255-9340

**Postal Mail** You can write to us at:

**Machias Savings Bank  
Customer Service  
4 Center Street  
P.O. Box 318  
Machias, Maine 04630-0318**

**In Person** You may visit us in person at any one of our locations:

**Machias - Home Office**  
4 Center Street, Machias, ME 04654  
**Calais**  
108 North Street, Calais, ME 04619

**Columbia**

357 US Highway 1 , Columbia Falls, ME 04623

**Ellsworth**

93 High Street, Ellsworth, ME 04605

**Ellsworth Mill Mall**

248 State St., Suite 21, Ellsworth, ME 04605

**Baileyville**

667 Houlton Road, Route 1 Shopping Center, Baileyville, ME 04694

**Princeton**

127 Main Street, Princeton, ME 04668

**Houlton**

138 North St. Houlton, ME 04730

**Bar Harbor**

64 Mt Desert Street, Bar Harbor, ME 04609

**Danforth**

38 Depot Street, Danforth, ME 04424

**Lincoln**

47 Main Street, Lincoln, ME 04457

**Bangor**

1126 Hammond Street, Bangor, ME 04401

**Rockland**

3 Glen Street, Rockland, ME 04841

**Internet Banking Fee Schedule**

**MSB Online**

The MSB Online system allows you to check account balances, transfer funds between accounts, view account histories, make stop payment requests, download account activity in electronic format, purchase savings bonds, re-order checks, and request address changes.

**There is no charge for MSB Online.** If you request a stop payment, you will be charged a stop payment fee of \$30.00 per item.

**MSB Mobile**

There are no fees charged by Machias Savings Bank for using this service but you are responsible for any and all charges, including, but no limited to, fees associated with text messaging, imposed by your communication services provider.

**MSB BillPay**

MSB BillPay requires maintenance of a Machias Savings Bank checking account. There may be fees associated with the checking account. There are no fees associated with the BillPay service.