

Schedule of Service Charges

Effective September 1, 2017



STRENGTH. SERVICE. COMMUNITY.

Relationship Banking

Nexus Checking

Monthly Maintenance Service Charge of if the previous month's average combined balance of the accounts and/or loan balance in the Nexus Package falls below	\$15.00 \$25,000.00
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Nexus Plus Checking

Monthly Maintenance Service Charge of if the previous month's average combined balance of the accounts and/or loan balance in the Nexus Plus Package falls below	\$25.00 \$200,000.00
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Relationship Banking accounts offer fee waivers, reduced fees and some loan product discounts. Please refer to the Relationship Banking section of the Understanding Your Deposit Account Disclosure for details on eligible accounts and benefits associated with each type of Relationship Banking product.

Checking Accounts

Student Checking

Minimum daily balance required to avoid monthly charges	None
Monthly Maintenance Service Charge	None
Monthly Per Check Cleared Charge	None

To qualify for an ATM surcharge reimbursement of up to \$20.00 per statement cycle, please refer to the Understanding Your Deposit Account Disclosure for details and requirements.

Free Checking

Minimum daily balance required to avoid monthly charges	None
Monthly Maintenance Service Charge	None
Monthly Per Check Cleared Charge	None

NOW Account

Minimum daily balance required to avoid monthly charges	\$1,000.00
Monthly Maintenance Service Charge	\$10.00
Monthly Per Check Cleared Charge	\$0.40

Super NOW Account

Minimum daily balance required to avoid monthly charges	\$5,000.00
Monthly Maintenance Service Charge	\$15.00
Monthly Per Check Cleared Charge	\$0.40

Savings & Money Market Accounts

Passbook Savings

Minimum daily balance required to avoid monthly charges	\$250.00
Monthly Maintenance Service Charge	\$3.00

Statement Savings*

Minimum daily balance required to avoid monthly charges	\$250.00
Monthly Maintenance Service Charge	\$3.00

Money Market*

Minimum daily balance required to avoid monthly charges	\$2,500.00
Monthly Maintenance Service Charge	\$10.00
Monthly Per Check Cleared Charge	\$0.40

*An Excess Transaction Charge of \$15 will be assessed for each transaction in excess of the account limitations during any statement period.

You may avoid Service Charges on NOW and Super NOW Accounts by the following means:

For the NOW Account

- Maintain a related Statement Savings account with a minimum daily balance of at least \$1,000 for the previous month. If the Statement Savings account balance falls below \$1,000 any day during the previous month, your NOW Account will be assessed a monthly maintenance service charge, plus the service charge for each check cleared during that statement period. **You must notify the Bank in order for the waiver to be placed on your account.**
- Have your payroll, Social Security, or retirement check automatically deposited through the Electronic Funds Transfer System (EFTS). Your funds will be deposited into your account on the same day your check would normally be available to you.

For the Super NOW Account

- Maintain a related Statement Savings account with a minimum daily balance of at least \$5,000 for the previous month. If the Statement Savings account balance falls below \$5,000 any day during the previous month, your Super NOW Account will be assessed a monthly maintenance service charge, plus the service charge for each check cleared during that statement period. **You must notify the Bank in order for the waiver to be placed on your account.**
- Have your payroll, Social Security, or retirement check automatically deposited through the Electronic Funds Transfer System (EFTS). Your funds will be deposited into your account on the same day your check would normally be available to you.

Notice to Depositors 65 years of age or older or 18 years of age or younger:

If you are 65 years of age or older or 18 years of age or younger and you have notified the Bank of your eligibility, you are exempt from monthly service charges on one NOW Account and one savings account. You are also exempt from fees marked with a '#' sign, with the exception that each charge for Returned Items, Uncollected Funds, Insufficient Funds, Stop Payments, and ATM or VISA® Check Card Overdrafts will be reduced from \$25.00 to \$5.00.

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Additional Charges and Fees

Abandoned Property Fee	\$50.00
Account Research Fee per hour	\$20.00
ATM/VISA® Check Card Service Charges	
Winchester Savings Bank ATMs	No Charge
ATMs within Money Pass Network	No Charge
ATMs within SUM Network	No Charge
Point of Sale (POS) Withdrawals	No Charge
ATM or VISA® Check Card Overdraft	\$25.00#
ATM or VISA® Check Card Replacement Card	\$10.00
VISA® Card 2 business day rush delivery	\$40.00
VISA®/Plus International Service Assessment (ISA) - no currency conversion	
	0.8% of transaction
VISA®/Plus International Service Assessment (ISA) - with currency conversion	
	1.0% of transaction
Mastercard®/Cirrus ATM transaction Currency Conversion Assessment (CCA)	
	0.2% of transaction
Mastercard®/Cirrus ATM transaction Cross Border Assessment (CBA)	
	0.9% of transaction
Attachments - disputes through the court	\$50.00
Automatic Account Overdraft Protection Transfer Fee	
Nexus and Nexus Plus Packages	No Charge
Certified Check Fee	\$12.00#
Nexus and Nexus Plus Packages	No Charge
Check printing charges vary depending on the style ordered.	
Check Sent for Collection	\$20.00
Plus any pass-through charge	
Foreign Currency Orders	
Transactions less than \$300.00 US	\$15.00
Transactions \$300.00 US and over	\$5.00
Insufficient Funds Charges	
ATM or VISA® Check Card Overdraft	\$25.00#
NSF Return Item	\$25.00#
Overdraft Item	\$25.00#
Uncollected Funds Charge	\$25.00#
Return Item Fee: Other Reason	\$25.00#
Internet Banking	
Bill Pay	No Charge
Lost Passbook Fee	\$10.00#
Night Deposit Bag Fees	
Annual Per Bag Charge	\$20.00
Annual Maintenance Charge	\$15.00
Replacement Key	\$10.00
Notary Public Fees	
Winchester Savings account holders	No Charge
Non-WSB account holders	\$1.25 ea

Official Check Fee	
Money Order	\$2.00#
Nexus and Nexus Plus Packages	No Charge
Treasurers Check	\$5.00#
Nexus and Nexus Plus Packages	No Charge
Photocopy of Statement	
	\$5.00
Retirement Plan Fee	
	\$16.00
Nexus and Nexus Plus Packages	No Charge
IRA Transfer Fee (Outgoing)	
	\$25.00
Return Deposit Item Fee	
Consumer Accounts	\$6.84
Business Accounts	\$10.00
Safe Deposit Fees	
Lost Key	\$20.00
Box Drilling	\$200.00
Late Payment	\$10.00
Stop Payment Fee (ACH/Checks)	
	\$25.00#
Tax Levy Fees	
Internal Revenue Service	\$50.00
Department of Employment and Training	\$50.00
Massachusetts Department of Revenue	\$50.00
Wire Transfer Fees	
Outgoing Domestic Wire	\$20.00
Nexus Package	\$10.00
Nexus Plus Package	No Charge
Outgoing Foreign Wire	\$40.00
Nexus Package	\$20.00
Nexus Plus Package	No Charge

Please see **Notice to Depositors 65 years of age or older or 18 years of age or younger** within this schedule.

For more information, please refer to our Rate Sheet and *Understanding Your Deposit Account* disclosure.

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