

# Schedule of Service Charges

Effective July 1, 2018



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

### Interest Checking

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

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

### 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 Interest Checking by the following means:

- 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 Interest Checking 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 Interest Checking 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
<b>ATM/VISA® Check Card Service Charges</b>	
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
<b>VISA®/Plus International Service Assessment (ISA) - no currency conversion</b>	
	0.8% of transaction
<b>VISA®/Plus International Service Assessment (ISA) - with currency conversion</b>	
	1.0% of transaction
<b>Mastercard®/Cirrus ATM transaction Currency Conversion Assessment (CCA)</b>	
	0.2% of transaction
<b>Mastercard®/Cirrus ATM transaction Cross Border Assessment (CBA)</b>	
	0.9% of transaction
Attachments - disputes through the court	\$50.00
<b>Automatic Account Overdraft Protection Transfer Fee</b>	
Nexus and Nexus Plus Packages	No Charge
Certified Check Fee	\$12.00#
Nexus and Nexus Plus Packages	No Charge
<b>Check printing charges vary depending on the style ordered.</b>	
Check Sent for Collection	\$20.00
Plus any pass-through charge	
<b>Foreign Currency Orders</b>	
Transactions less than \$300.00 US	\$15.00
Transactions \$300.00 US and over	\$5.00
<b>Insufficient Funds Charges</b>	
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#
<b>Internet Banking</b>	
Bill Pay	No Charge
Lost Passbook Fee	\$10.00#
<b>Night Deposit Bag Fees</b>	
Annual Per Bag Charge	\$20.00
Annual Maintenance Charge	\$15.00
Replacement Key	\$10.00
<b>Notary Public Fees</b>	
Winchester Savings account holders	No Charge
Non-WSB account holders	\$1.25 ea

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

**Winchester:** 661 Main Street  
**Woburn:** 344 Cambridge Road • 573 Main Street  
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 (781) 729-2130 • (800) WSB-1871  
 Telephone Banking: (800) 303-2434  
[www.winchestersavings.com](http://www.winchestersavings.com)

