Business Account Schedule of Service Charges

Effective August 1, 2018

WSB Winchester Savings Bank

STRENGTH. SERVICE. COMMUNITY.

Checking Accounts

Small Business Checking

Minimum daily balance required to avoid monthly service charge	None
Monthly Maintenance Service Charge	None
No charge for first 300 transactions per monthly statement cycle*	
Each additional transaction over 300	$0.50

Business Interest Checking

Minimum daily balance required to avoid monthly service charge	$5,000.00
Monthly Maintenance Service Charge	$12.00
No charge for first 100 transactions per monthly statement cycle*	
Each additional transaction over 100	$0.50

Business Analysis Checking

Minimum daily balance required to avoid monthly service charge	None
Monthly Maintenance Service Charge	$15.00
Each Check Cleared Charge	$0.20
Each Deposit	$0.70
Each Deposited Item	$0.15
Each ACH Transaction	$0.15
Earnings Credit per $100 average collected balance	$0.33

Earnings credit applied: for each $100.00 average collected balance in the checking account during the statement period, we will apply $0.33 credit against the above described service charges.

*Transactions include each deposit, each deposit item, each check cleared, and each ACH transaction.

IOLTA Checking

(Available to Attorneys only)

Minimum daily balance required to avoid monthly service charge	None
Monthly Maintenance Service Charge	None

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.

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Additional Charges and Fees

Abandoned Property Fee	$50.00
Account Research Fee per hour	$20.00
ATM/VISA® Business Debit 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® Business Debit Card Overdraft	$25.00
ATM or VISA® Business Debit 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	$3.00
Certified Check Fee	$12.00
Check printing charges vary depending on the style ordered.	
Check Sent for Collection	$20.00
Plus any pass-through charge	
Insufficient Funds Charges	
ATM or VISA® Business Debit Card Overdraft	$25.00
Overdraft Charge	$25.00
NSF Return Item Charge	$25.00
Uncollected Funds Charge	$25.00
Return Item Fee: Other Reason	$25.00
Internet Banking	No Charge
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
Treasurers Check	$5.00
Photocopy of Statement	$5.00
Return Deposit Item Fee	
Business Accounts	$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
Outgoing Foreign Wire	$40.00

For more information, please refer to our Rate Sheet and *All About Your Business Deposit Accounts* disclosure.

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7/2018