

# Business Account Schedule of Service Charges

Effective October 5, 2019



STRENGTH. SERVICE. COMMUNITY.

## Checking Accounts

### Small Business Checking

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

## Savings & Money Market Accounts

### Passbook Savings

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

### Statement Savings\*

Minimum daily balance required to avoid monthly charges	\$250.00
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 statement period.

### Business Money Market\*

Minimum daily balance required to avoid monthly charges	\$25,000.00
Maintenance Service Charge	\$15.00

\*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
<b>ATM/VISA® Business Debit 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® 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)	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

Automatic Overdraft Protection Transfer Fee	\$3.00
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Check printing charges vary depending on the style ordered.

Check Sent for Collection	\$20.00
Plus any pass-through charge	

<b>Insufficient Funds Charges</b>	
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
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<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
Treasurers Check	\$5.00

<b>Returned Deposit Item Fee</b>	
Business Accounts	\$10.00

Stop Payment Fee (ACH/Checks)	\$25.00
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Legal Process Fees	\$50.00
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<b>Wire Transfer Fees</b>	
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.

**Winchester:** 661 Main Street  
**Woburn:** 344 Cambridge Road • 573 Main Street  
**Arlington:** 188 Medford Street  
 (781) 729-2130 • (800) WSB-1871  
 Telephone Banking: (800) 303-2434  
[www.winchestersavings.com](http://www.winchestersavings.com)

