

Schedule of Service Charges

Effective January 3, 2023



STRENGTH. SERVICE. COMMUNITY.

Relationship Banking

Nexus Checking

Maintenance Service Charge of if at any time during the month, the daily combined balance of the accounts and/or loan balances in the Nexus Package falls below	\$15.00 \$25,000.00
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To determine if you are eligible 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.

Nexus Plus Checking

Maintenance Service Charge of if at any time during the month, the daily combined balance of the accounts and/or loan balances in the Nexus Plus Package falls below	\$25.00 \$200,000.00
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To determine if you are eligible for unlimited ATM surcharge reimbursement, please refer to the Understanding Your Deposit Account Disclosure for details and requirements.

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
Maintenance Service Charge	None

To determine if you are eligible 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
Maintenance Service Charge	None

To determine if you are eligible for an ATM surcharge reimbursement of up to \$10.00 per statement cycle, please refer to the Understanding Your Deposit Account Disclosure for details and requirements.

Interest Checking

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

To determine if you are eligible for an ATM surcharge reimbursement of up to \$10.00 per statement cycle, please refer to the Understanding Your Deposit Account Disclosure for details and requirements.

Savings & Money Market Accounts

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.

High Yield 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.

Money Market*

Minimum daily balance required to avoid monthly charges	\$2,500.00
Maintenance Service Charge	\$10.00

*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. If the Statement Savings account balance falls below \$1,000 any day during the month, your Interest Checking Account will be assessed a monthly maintenance service charge.
- 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
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)	
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	No Charge
Check printing charges vary depending on the style ordered.	
Check Sent for Collection	\$20.00
Plus any pass-through charge	
Foreign Currency Order Fee	
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
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	
Nexus and Nexus Plus Packages	\$5.00#
Retirement Plan Fee	
Nexus and Nexus Plus Packages	No Charge
IRA Transfer Fee (Outgoing)	
	\$25.00
Returned Deposit Item Fee	
Consumer Accounts	\$6.84
Business Accounts	\$10.00
Safe Deposit Fees	
Lost Key	\$20.00
Box Drilling	\$225.00
Late Payment	\$10.00
Stop Payment Fee (ACH/Checks)	
	\$25.00#
Legal Process Fees	
	\$50.00
Wire Transfer Fees	
Outgoing Domestic Wire	
Nexus Package	\$20.00
Nexus Plus Package	\$10.00
Nexus Plus Package	No Charge
Outgoing Foreign Wire	
Nexus Package	\$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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