

Business Account Schedule of Service Charges

Effective January 3, 2023



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

Earnings Allowance applied based on average collected balance and may offset fees	
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 Rate (ECR) will determine your monthly Earnings Allowance. The ECR is established for your account at our sole discretion and is subject to change without prior notice. Additional Cash Management services are available and certain charges may apply. Current rate and service charge information is available from your Cash Management Officer.

*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

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.

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
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)	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	
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

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
Returned Deposit Item Fee	
Business Accounts	\$10.00
Stop Payment Fee (ACH/Checks)	\$25.00
Legal Process Fees	\$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.

Winchester: 661 Main Street
Woburn: 344 Cambridge Road • 573 Main Street
Arlington: 188 Medford Street
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 Telephone Banking: (800) 303-2434
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