



STRENGTH. SERVICE. COMMUNITY.

Business Account Schedule of Service Charges Effective March 1, 2026

Account Fees

Insufficient Funds Charge - Paid	\$19.00
Insufficient Funds Charge - Returned	\$19.00
Uncollected Funds Fee	\$19.00
Returned Deposit Item Fee	\$10.00
Stop Payment	No Charge

ATM/Business VISA® Debit Card Service Charges

Winchester Savings Bank ATM Withdrawal	No Charge
ATMs within Money Pass Network	No Surcharge
ATMs within SUM Network	No Surcharge
Point of Sale (POS) Withdrawals	No Charge
Non-Winchester Savings Bank ATM Withdrawal	\$2.00
ATM or VISA® Business Debit Card Overdraft	\$19.00
VISA® Business Debit Card Replacement Card	\$10.00
VISA® Business Debit Card 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

Overdraft Services

Automatic Overdraft Protection Transfer Fee	No Charge
Overdraft Protection Line of Credit (interest is charged on outstanding balance)	No Annual Fee

Online Banking, Mobile Banking & Bill Pay

Online Banking	No Charge
Mobile Banking	No Charge
Bill Pay	No Charge

Negotiable Items

Money Order*	\$2.00
Treasurers Check*	\$5.00
*One free per day	

Funds Transfers

Domestic Wire, Incoming	\$10.00
Domestic Wire, Outgoing	\$20.00
Foreign Wire, Incoming	\$10.00
Foreign Wire, Outgoing	\$40.00

International

Check Sent for Collection (plus any pass-through charge)	\$20.00
Foreign Currency Order Fee	\$15.00

Other

Abandoned Property Fee	\$50.00
Account Research Fee per hour	\$20.00
Check Printing Charges	Varies
Coin Counting	No Charge for Customers 5% for Non-Customers
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
Safe Deposit Fees	
Lost Key	\$20.00
Box Drilling	\$225.00
Late Payment	\$10.00
(Contents of Safe Deposit Boxes are not insured by the FDIC, DIF, or Winchester Savings Bank)	
Legal Process Fees	\$50.00

Business Accounts

	Minimum Daily Balance Required to Avoid Monthly Charges	Monthly Maintenance Service Charge
CHECKING ACCOUNTS		
Completely Free Business Checking	\$0.00	No Charge
Business Interest Checking	\$1,500.00	\$10.00
Commercial Checking	\$0.00	\$15.00
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 our Cash Management Department.	Commercial Checking Fees	Amount
	Each Check Cleared	\$0.15
	Each Deposit	\$0.15
	Each Deposited Item	\$0.15
	Each ACH Transaction	\$0.15
Earnings Allowance applied based on average collected balance and may offset fees.		
IOLTA Checking	\$0.00	No Charge
SAVINGS ACCOUNTS		
Business Money Market	\$25,000.00	\$15.00
Business Statement Savings	\$1,000.00	\$5.00
High Yield Savings	\$250.00	\$3.00

For more information, please refer to our current rate sheet and *All About Your Business Deposit Account* disclosure.



03/2026