



STRENGTH. SERVICE. COMMUNITY.

Schedule of Service Charges Effective December 1, 2023

Account Fees

| | |
|---|-----------|
| Insufficient Funds Charge - Paid | \$19.00 |
| Insufficient Funds Charge - Returned | \$19.00 |
| Uncollected Funds Fee | \$19.00 |
| Returned Deposit Item Fee | \$6.84 |
| Stop Payment | No Charge |
| Retirement Plan Fee, per plan | \$16.00 |
| IRA Transfer Fee (Outgoing) | \$25.00 |
| Excess Transaction Fee (Savings and Money Market) | \$15.00 |

ATM/VISA® Check 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 |
| VISA® Check Card Replacement Card | \$10.00 |
| VISA® Check 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 | |
| Transactions Less than \$300.00 US | \$17.50 |
| Transactions \$300.00 US and Over | \$7.50 |

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 |
| 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 |

Personal Accounts

| | Minimum Daily Balance Required to Avoid Monthly Charges | Monthly Maintenance Service Charge |
|---------------------------|--|------------------------------------|
| CHECKING ACCOUNTS | | |
| Completely Free Checking | \$0.00 | No Charge |
| 50+ Advantage Checking | \$0.00 | No Charge |
| Easy Interest Checking | \$0.00 | No Charge |
| Premier Interest Checking | \$1,500.00 | \$10.00 |
| SAVINGS ACCOUNTS | | |
| Statement Savings | \$250.00 | \$3.00 |
| Club Savings | \$0.00 | No Charge |
| High Yield Savings | \$250.00 | \$3.00 |
| Money Market | \$2,500.00 | \$10.00 |

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 entitled to a free 18/65 Checking Account and a free 18/65 Statement Savings Account. Each charge for Returned Items, Uncollected Funds, Insufficient Funds, and ATM or VISA® Check Card Overdrafts will be reduced from \$19 to \$5.

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



5/2023