



STRENGTH. SERVICE. COMMUNITY.

Schedule of Service Charges Effective September 23, 2025

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

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	\$0.00	No Charge
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.



09/2025