

**Automatic Teller Machine Fees (per item)**

ATM/Check Card	No Charge
ATM-WSB Owned (per transaction)	No Charge
ATM-Non-WSB Owned (per transaction)**	\$1.00
Debit/Check Card Replacement	\$5.00
Point-of-Sale	No Charge

See Terms & Agreements for other fees

**General Account Service Fees (per item)**

Account Reconciliation (per hour-first 1/2 hour free)	\$30.00
Balance Inquiry	No Charge
Bank Reference Letter	\$15.00
Cashiers Check**	\$5.00
Certified Checks**	\$20.00
Check Cashing (Non-Customers)	\$5.00
Check Copy Imaged (first 5 free per statement)	\$1.00
Checks received for Deposit through mail without Deposit Slip	\$2.00
Check Supplies and Imprinting	Varies
Coin Counting**	No Charge
Collections	
Incoming (sent out to another bank)	\$15.00
Outgoing (received from another bank)	\$25.00
Daily Overdraft Fee(will be assessed to your account for each day that your account is overdrawn, beginning on the 4th consecutive day)	\$4.00
Deposited Item Returned Unpaid	\$4.50
Direct Deposit Verification	No Charge
Domestic Wire**	
Incoming	\$10.00
Outgoing	\$20.00
Dormant Account (per month)	\$5.00
Faxes	
Receiving (per page)	\$1.00
Sending Fax (first page)	\$2.00
Each Additional Page	\$1.00
International charges	Varies
Foreign Bank Drafts**	\$15.00
Foreign Check Processing (per item)**	\$10.00
Foreign Check Special Collection**	\$65.00+
Foreign Cable (Outgoing)**	\$40.00
Garnishments and Levies (per court order received) (other incurred expenses may be passed on)	\$100.00
Hold Mail Request (per month)	\$5.00
Money Orders**	\$2.00
Night Depository Bag (per bag)	\$20.00
Notary Service**	No Charge
NSF Fee* (per item)	\$25.00
Photocopies (per copy)	\$0.20
Research Fee (per hour)	\$30.00

Signature Guarantee (by appointment)**	No Charge
Statement Reprint Request (without images)	\$2.00
Statement Printout of Current Activity	\$2.00
Statement Reprint with Image Checks	\$5.00
Stop Payment (valid for 6 months)	\$25.00
Subpoena (per hour)	\$20.00
Subpoena (per photocopy)	\$0.25
Telephone Transfer Requiring Assistance	
With WSB Personnel	\$5.00
With Telebanking	No Charge
Temporary Checks (first sheet free)	\$1.00
Travelers Cheques**	1%
Travelers Cheques For Two**	2%
Verification of Deposit	No Charge

**Commercial/Business Checking (per item)**

Currency Received/Issued Per \$1,000	\$1.00
Rolled Coin Issued (per roll)	\$0.10
EDI Reporting Monthly Fee	\$35.00
Monthly Fee	
Sweep Account	\$35.00
Regular Account	\$10.00
Depository Transfer Account	\$50.00
Zero Balance	\$5.00
Per Deposit (first 4 are free)	
5-20	\$0.60
21 or more	\$0.10
Per Inclearing Check (first 25 are free)	\$0.15
Per Item Deposited (first 50 and all WSB free)	\$0.15
Deposit Insurance Fee (based on average monthly ledger balance)	.05%

**Small Business Checking (per item)**

Currency Received/Issued Per \$1,000	\$1.00
Rolled Coin Issued (per roll)	\$0.10
Monthly Fee	\$5.00
Per Inclearing Check (first 25 are free)	\$0.15
Per Deposit (first 4 are free)	
5-20	\$0.30
21 or more	\$0.10
Per Item Deposited (first 50 and all WSB free)	\$0.15
Deposit Insurance Fee (based on average monthly ledger balance)	.05%

**Personal Checking Accounts (per item)**

Check Support Service Transfer	
Per Each Daily Transfer	\$5.00
Monthly Fee***	
If monthly direct deposit or auto payment	No Charge
If the daily balance	
is less than \$200.00 any day of the month	\$5.00
is \$200.00 or more any day of the month	No Charge
Per-Check Charges	
If monthly direct deposit or auto payment	No Charge
If the daily balance	
is less than \$500.00 any day of the month (first 15 free)	\$0.25
is \$500.00 or more any day of the month	No Charge

**Health Savings Accounts (per item)**

Monthly Fee	
If the daily balance	
is less than \$100.00 any day of the month	\$5.00

**Investment Savings Accounts (per item)**

Account Closed within 90 days of opening	\$10.00
Monthly Fee	
If the daily balance	
is less than \$100.00 any day of the month	\$5.00
Per Withdrawal (first 4 are free)	\$0.50

**Personal & Business Money Market Accounts (per item)**

Account Closed within 90 days of opening	\$10.00
Monthly Fee	
If the daily balance	
is less than \$5,000.00 any day of the month	\$10.00
Per Check Charges (first 6 are free)	\$5.00
Per EFT Charges (first 6 are free)	\$5.00
Per Item Deposited (first 25 and all WSB free) (Business Only)	\$0.25

**Gift Card (per item)**

Purchase Fee	\$2.00
See Gift Card Disclosure for other fees	

**VISA® Credit/Debit Card (per item)**

Cash Advance Fee	\$10 minimum
or 3% of advance whichever is greater	
Late Fee	\$29.00
Return Check Fee	\$29.00
Visa Classic/Gold (annually)	No Charge
Duplicate Statement Fee	\$5.00
Replacement Card Fee	\$5.00
Expedited Card Fee	Varies

**Safe Deposit Box**

Rental Per Box Size	Annual Fee
2" x 5"	\$10.00
3" x 5"	\$20.00
4" x 5"	\$25.00
5" x 5"	\$30.00
3" x 10"	\$40.00
5" x 10"	\$50.00
10" x 10"	\$75.00
10" x 15"	\$95.00
Drilling Fee	\$75.00
Late Payment Fee	\$4.00
Lost Key Charge	\$10.00

For special services, there will be additional service charges which are determined on an individual basis.

\*A Non-sufficient Funds fee is charged when there is an insufficient balance in the account to cover the debit(s) and the bank either pays or does not pay the debit(s).

\*\* Not Available to Non-Customers

\*\*\* Waived for first year after account opening