

Section V.

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SCHEDULE OF SERVICE FEES

Abandoned Account Escheat Processing	\$50.00	
Account Research & Reconciliation (per hour) (One hour minimum. Includes IRS and Court Summons plus a per item copy charge of)	\$35.00 \$0.50	
ATM Transaction at WHB ATM	Free	
ATM Transaction at Non-WHB ATM ⁽¹⁾	\$1.50	
Checking Acct. Protection from Savings (per item)	\$5.00	
Check Reproduction	\$7.00	
Check Recovery Reproduction	\$12.00	
Certified Check	\$12.00	
Coin/Currency Service (per hour/one hour min.)	\$10.00	
Collection Items	\$35.00	
Coupon Collection	\$20.00	
Debit/ATM Card – Replacement/Reissue	\$10.00	
Debit/ATM Card – Replacement/Reissue-Rush	\$35.00	
Debit/ATM Point of Sale Transaction	Free	
Deposited Returned Items (DRI) (per check)	\$12.00	
DRI (Kid's Club Ages 15-18) (per check)	\$5.00	
Foreign Currency Purchase/Exchange	\$20.00	
Gift Card	\$3.95	
Lost Passbook	\$15.00	
Money Orders (\$1,000.00 Maximum)	\$5.00	
Notary Service	Free	
Official Check	\$7.00	
Overdraft (per item) NSF incl. Checks, ACH, Debit/ATM Point of Sale & ATM Withdrawal	\$35.00 ⁽⁶⁾	
Processing of Levies/Attachments	\$100.00	
Return Item Charge (per item) incl. checks & ACH	\$35.00	
Safe Deposit Box (size varies)	\$40.00 - \$130.00	
Safe Deposit Box Drilling ⁽⁴⁾	Price Varies	
Safe Deposit Box Late Fee	\$15.00	
Safe Deposit Box Replacement Key ⁽⁵⁾	\$25.00	
Statement Reproduction	\$5.00	
Stop Payment (per item)	\$35.00	
Uncollected Item (per check)	\$35.00	
Wire Transfers		
Domestic	Outgoing	\$30.00
	Incoming	\$15.00
International	Outgoing	\$45.00
	Incoming	\$20.00

ONLINE BANKING FEES

Online Bill Pay Check Copy – If Mailed from Bank	\$7.00
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PASSBOOK & STATEMENT* SAVINGS

Minimum Balance to Open Account	\$10.00
Monthly Maintenance Fee	\$1.00
Min. Daily Balance required to waive fee	\$10.00
*Surcharge Free ATM Withdrawals at SUM Locations	\$0

SMARTCHOICE CHECKING

Minimum Balance to Open Account	\$10.00
Monthly Maintenance Fee	None
Surcharge Free ATM Withdrawals at SUM Locations	\$0

CLASSICNOW CHECKING

Minimum Balance to Open Account	\$100.00
Monthly Maintenance Fee	\$10.00
Min. Daily Balance required to waive fee	\$100.00
Surcharge Free ATM Withdrawals at SUM Locations	\$0

SUPERNOW CHECKING

Minimum Balance to Open Account	\$2,000.00
Monthly Maintenance Fee	\$10.00
Min. Daily Balance required to waive fee	\$2,000.00
Surcharge Free ATM Withdrawals at SUM Locations	\$0

CUSTOM ADVANTAGE CHECKING

Minimum Balance to Open Account	\$10
Monthly Maintenance Fee	None
Surcharge Free ATM Withdrawals at SUM Locations	\$0

CUSTOM PLUS RELATIONSHIP CHECKING⁽³⁾

Min. Balance to Open Account	\$10
Min. Daily Combined Balance required to waive Monthly Maintenance Fee & Non-WHB ATM Transaction Fee	\$2,500. ⁽³⁾
Monthly Maintenance Fee	\$12.00
Non-WHB ATM Transactions per statement cycle	8 free ⁽¹⁾
Over 8 Per Statement Cycle	\$1.50 each
Surcharge Free ATM Withdrawals at SUM Locations	\$0

⁽³⁾Accounts eligible for relationship: Passbooks Savings, Statement Savings, Passbook or Prestige Money Market Deposit Account

MONEY MARKET DEPOSIT ACCOUNTS***

Prestige Money Market Deposit Account

Min. Balance to Open Account	\$2,500.00
Monthly Maintenance Fee if Balance Drops Below Minimum Daily Balance	\$10.00
Min. Daily Balance required to waive fee	\$2,500.00

Passbook Money Market Deposit Account

Monthly Maintenance Fee if Balance Drops Below Minimum Daily Balance	\$5.00
Min. Daily Balance required to waive fee	\$1,000.00

***Over the allowed limit of 6 checks, telephone transfers or Electronic Funds Transfers each \$10.00

***Federal Regulations permit up to 6 transfers or withdrawals by means of a preauthorized, automatic, or telephone transfer to another account of yours or to a third party by check or similar order to a third party during any statement cycle.

STUDENT CHOICE CHECKING

Minimum Balance to Open Account	\$10.00
Monthly Maintenance Fee	None
Non-WHB ATM Transactions per statement cycle	4 free ⁽¹⁾
Over 4 Per Statement Cycle	\$1.50 each
Surcharge Free ATM Withdrawals at SUM Locations	\$0

Reduced Fees for Student Choice

Incoming Domestic Wire Transfer	\$7.00 ⁽²⁾
Debit/ATM Card – Replacement/Reissue	\$4.00 ⁽²⁾

INDIVIDUAL RETIREMENT ACCOUNT (IRA)

Traditional, Roth and Education IRAs:

Annual Service Fee	\$15.00
Closeout/Outgoing Transfer	\$25.00

For additional conditions regarding any of these accounts, please see our Truth in Savings Disclosure and Personal Deposit Account Agreement. All rates and fees are subject to change at any time.

FOOTNOTES

- (1) The host bank or independent ATM owner may charge fees.
- (2) All other standard Winter Hill Bank fees may apply to products and services. Please refer to the fees listed in this document.
- (3) Accounts eligible for relationship: Passbook Savings, Statement Savings, Passbook or Prestige Money Market Deposit Account
- (4) Final fee is provided by safe company at time of drilling
- (5) Final fee is provided by safe company at time of purchase
- (6) Please be aware that an item may be presented and returned multiple times, resulting in multiple fees.

Schedule of Fees effective September 1, 2019

Deleted products no longer being offered/

All fees and rates remained unchanged 4-30-2024