

Business Accounts Fee Information

Business Checking Accounts	Free	General Fees in this column are offset by earnings credit	Nonprofit	IOLTA
Earnings Credit Rate (on collected balance)	NA	1.00% ¹	NA	.10%
Monthly Service Charge	No charge	No charge	No charge	No charge
Checks Paid	150 free	10¢ each	No charge	No charge
Checks Deposited	150 free	10¢ each	No charge	No charge
Teller Deposits ²	15 free	50¢ each	No charge	No charge
Electronic ACH Deposits & Withdrawals	No charge	10¢ each	No charge	No charge
Cash Deposits per \$100	No charge	10¢ each	No charge	No charge
Charge for excess items	75¢ each	NA	NA	NA
Business Online	No charge	No charge	No charge	No charge
<i>Add Business Bill Pay</i>	\$10 per month	\$10 per month	\$10 per month	NA
<i>Add ACH Originations³</i>	NA	\$10 per month	NA	NA
<i>Add Wire Transfers³</i>	NA	\$10 per month	NA	NA

¹Rate is equal to 70% of the 13 week T-Bill rate as listed in the Wall Street Journal on the last day of the month, or 1%, whichever is higher.

²Includes Mobile Deposits.

³Available upon approval.

Business Deposit Accounts Ancillary Fees

Additional fees and charges may be assessed against Business Accounts for the following reasons. These fees and charges will be in the form of a direct withdrawal against the account.

per item:

Abandoned Property, Levy and other Legal Service	\$75.00
Checks and Bonds for Collection	\$35.00
Checkbook, Check and Supplies	Varies
Coin Processing	10% of total
Items drawn and returned for Insufficient or Uncollected funds*	\$30.00
Night Deposit Bags	\$25.00
Additional Night Deposit Key	\$ 5.00
Signature Guarantees	\$ 5.00
Stop Payment Order Requests*	\$30.00
Special Statements & Document Copies	\$ 5.00
Wire Transfers	
Outgoing Domestic	\$20.00 (\$10 via Business Online Banking)
Foreign	\$50.00 (\$25 via Business Online Banking)
Withdrawals at non-WSB ATMs	\$1.00

*Fees can be offset by earnings credit on General Business Accounts.

Watertown
— Savings Bank —

617-928-9000

Member FDIC Member DIF

Effective 6/21/2018