

**Miscellaneous Banking Fees Disclosure: Effective March 20, 2017.**

The following fees may be assessed to your deposit account and the following transaction limitations, if any, apply to your account. (NEW or CHANGED fee items are shaded.)

Insufficient Item and Overdraft Fees	Paid Overdraft Item Fee	\$30.00	Charged for each overdraft item paid created by check, in-person withdrawal, ATM withdrawal, or other electronic means.
	Return Insufficient Item Fee	\$30.00	Charged for each check or item presented by electronic means that is returned unpaid.
	Maximum Daily Overdraft Fees	5	We will charge a maximum of \$150.00 per day. We will <u>not</u> charge a Paid Overdraft Item Fee for items that overdraw your account by <u>\$10.00 or less in aggregate</u> for a single day's transactions.
	Daily Overdraft Balance Fee	\$3.00	We will charge an additional \$3.00 per day for each processing day your account is overdrawn, beginning on the 4 <sup>th</sup> consecutive processing day, Monday through Friday. Processing days are Monday through Friday, excluding Federal Holidays.
Account Usage Fees	Deposited Check Return Fee (Chargeback Fee)	\$2.00 Consumer \$5.00 Business	For each check deposited to your account that is returned to us unpaid.
	Stop Payment Fee (Check or Paper Draft)	\$15.00	To stop payment for each item, check, or items in a range of checks.
	ACH Stop Payment	\$15.00	To stop payment for each ACH (Automated Clearing House) item.
	Account Watch Fee	\$15.00	To place account in Watch status for suspicious or other transactions.
	Early Account Closing Fee (Checking or Savings)	\$20.00	If account is closed within the first 90 days of account opening.
	Dormant Account Fee	\$5.00	Per month. An account is considered dormant if there are no deposits or withdrawals made by the customer for one year.
ATM/Debit Card Fees & Dispute Resolution	ATM Transaction Fees	\$0.00	If you use an ATM owned by WSB <u>or</u> the ATM is in our participating network.
		\$1.00	Non ATM Network fee. If you use an ATM not owned by WSB <u>and</u> the ATM is <u>not</u> in our participating network.
		\$2.00	Charged to Non-WSB cardholders when using a WSB ATM.
	Replacement Card	\$10.00	For lost or stolen cards.
	Fraud Related Dispute Resolution	\$0.00	No fee is charge for fraud related disputes. Please consult the <i>Terms and Conditions of Your Account</i> and the <i>Electronic Funds Transfers Policy and Your Rights and Responsibilities</i> for dispute timelines.
	Non-Fraud Related Dispute Resolution	\$20.00	A fee will be assessed for any dispute involving non-fraud related reasons. (I.e. dissatisfaction of service or goods.)
Deposit Account Fees	Account Research	\$15.00	Per hour, one hour minimum.
	Check Copy Fee	\$1.00	Per copy.
	Current Activity Printout	\$1.50	Through last statement date.
	Duplicate Statement	\$5.00	Per statement.
	Returned Statement Fee	\$5.00	Per month, each month that your statement is returned to us as undeliverable.
	Legal Process Fee	\$25.00	Charged for each garnishment, levy, or other.
	Counter Checks	\$4.00	Sheet of four (4) checks.
Wire Transfer Fees	Domestic Incoming Wire	\$5.00	
	Domestic Outgoing Wire	\$15.00	
	International Incoming Wire	\$15.00	
	International Outgoing Wire	\$50.00	
Other Fees	Cashier's Check	\$4.00	Per check. WSB Customers only.
	Money Order	\$2.00	Per money order up to \$250.00. WSB Customers only.
	Collection Item Fee	\$10.00	Per item, plus paying bank charges if any.
	Document Copies	\$.50	Per page.
	Notary Service	\$10.00	
	Check Cashing Fee	2% of check amt.	For cashing of approved non-customer not-on-us items.
Safe Deposit Box Rental Fees	Drilling and Lock Replacement Fee	\$100.00 (+ cost)	Applies to loss of one or both keys.
	Safe Deposit Box Rental Fees changes will be effective for the 2018 rental period.		
	3 x 5	\$20.00	Subject to availability. Another account relationship required for Safe Deposit Box rental eligibility.
	5 x 5	\$30.00	
	3 x 10	\$35.00	
	5 x 10	\$55.00	
10 x 10	\$105.00		