

# Business Banking Services

The following fees may be applied to your WaterStone Bank account.



## ACH ORIGATION SERVICES

ACH One Time Set Up Fee	\$45.00
ACH Origination Service	\$15.00 per month
ACH File Upload	\$5.00 per month
ACH Federal & State Tax Payment	\$15.00 per month
ACH Return Item	\$10.00
ACH Notice of Change	\$5.00 per occurrence
ACH Per Item Fee for Non Analysis Accounts	\$0.20 per item

## ATM/DEBIT CARDS

WaterStone Bank Terminal	Free
ATM Terminals in the ATM Access Network*	Free
All Other ATMs**	Varies
Business Debit Card	No Monthly and No Annual Fee
Replacement Debit Card (One (1) free per year)	\$5.00
Expedited Debit Card***	\$35.00
Business Checks****	Varies

## POSITIVE PAY

Postive Pay Check 1 <sup>st</sup> account	\$35.00 per month
Each additional account	\$15.00 per month
Positive Pay ACH 1 <sup>st</sup> account	\$35.00 per month
Each additional account	\$15.00 per month
Positive Pay ACH & Check 1 <sup>st</sup> account	\$45.00 per month
Each additional account	\$15.00 per month
Positive Pay Exception Fee	\$5.00 per occurrence

## COIN & CURRENCY

Purchases <sup>^</sup>	
Wrapped Coin (standard)	\$.15 per roll
Strapped Currency (standard)	\$.50 per strap
Boxed Coin (standard)	\$5.00 per box
Loose Currency	\$.01 per bill, \$3.00 daily max fee
Deposits <sup>^</sup>	
Wrapped and or Loose Coin Counting	
Under \$100.00	Free
Over \$100.00	1% or \$5.00, whichever is greater
Strapped Currency (standard)	\$.50 per strap
Loose Currency	300 bills free, after \$.01 per bill

## INTERNATIONAL BANKING

Exchange to U.S. Currency	\$20.00
Purchase of Foreign Currency	\$20.00
Returned Deposit Handling Fee (for foreign items)	\$30.00

## TRANSFERS

Domestic Wire Transfers (outgoing)	\$25.00
Submitted Through Digital Banking	\$10.00
International Wire Transfers (outgoing)	\$50.00
Submitted Through Digital Banking	\$15.00
Wire Transfers (incoming domestic and international)	\$15.00
Wire Transfer Origination Service	\$10.00 per month
Return Wire <sup>^^</sup>	\$25.00
Transfer <sup>^^^</sup>	\$10.00
Telephone Transfer (banker assisted)	\$5.00 per transfer

## MERCHANT CHECK CAPTURE

Scanner Installation Per Workstation	\$200.00
Monthly Fee	\$35.00
Periodic Changes (after initial setup)	
Custom Services (per hour)	\$150.00

## MISCELLANEOUS

Paper Statement	\$10.00 per statement
Excessive Transactions (money market & savings account) <sup>^^^^</sup>	\$5.00
Escheatment	\$50.00
Legal Processing Request	\$100.00
Account Research Per Hour (One-hour minimum)	\$30.00
Inactive Account (Checking accounts only, per month) <sup>+</sup>	\$5.00
Closing Account <sup>++</sup>	\$30.00
Money Order	\$5.00 per check
Official Check (Cashiers)	\$6.00 per check
Temporary (Counter) Checks	\$1.00 each or \$5.00/10 pack
Deposit Bag	\$5.00
Custom Account Statement	\$50.00 per account
Undeliverable Mail <sup>+++</sup>	\$10.00 per month
On-U's Check Cashing (non-customer)	\$10.00
Account Veritication Document <sup>++++</sup>	\$10.00

## OVERDRAFT & NSF RELATED FEES

NSF Return Item or Overdraft	\$30.00
Negative Balance Fee <sup>++++</sup>	\$8.00 per day
Stop Payment	\$20.00 Online   \$35.00 In Branch
Deposit Item Returned	\$10.00

<sup>^</sup>See our website, [wsbonline.com](http://wsbonline.com) for more information on ATM Access Network.

<sup>\*</sup>Fees for ATM usage at ATM's not owned by WaterStone Bank or not in the ATM Access Network are determined by the owner of the machine.

<sup>\*\*</sup>The Expedited Debit Card Fee is charged for express delivery of a replacement Debit Card.

<sup>\*\*\*</sup>The initial box of checks is provided at no charge. Subsequent check orders incur a fee, the amount of which is contingent upon the style of checks selected.

<sup>^</sup>Additional Third Party processing fees may apply.

<sup>++</sup>The returned wire amount that is deposited back to your account may be less than the original amount due to fees charged by the recipient bank and/or foreign taxes or foreign currency exchange if applicable.

<sup>^^^</sup>The Transfer Fee may be charged for automatic transfers of funds from an account you own to place funds into a different account which is overdrawn.

<sup>^^^^</sup>Fee charged per item that exceeds the six (6) account transfer limitations per statement cycle. Applies to Savings and Money Market Accounts.

<sup>+</sup>Applies to checking accounts but see your account disclosure or contact a Personal Banker to determine if this fee applies. This Fee is charged when an account is inactive for more than 60 calendar days.

<sup>\*\*</sup>Applies to accounts that are closed within 180 calendar days of account opening except for Certificate of Deposit accounts.

<sup>\*\*\*</sup>Initial set up and subsequent updates.

<sup>\*\*\*\*</sup>Applies to the new business customers who do not provide required verification within 10 business days of account opening.

<sup>\*\*\*\*\*</sup>This Negative Balance Fee will start when you are overdrawn more than five (5) consecutive Business Days and will be charged each Business Day you are overdrawn until you reach a total of \$40.00 in consecutive Negative Balance Fees. The term "Business Day" means any day other than a Saturday, Sunday, or federally declared legal holiday. If your account is no longer overdrawn for at least one (1) full Business Day the Negative Balance Fee will terminate but will be re-imposed if your account becomes overdrawn more than five (5) consecutive business days. Other fees charged can cause your account to be overdrawn and subject to NSF Return Item or Overdraft fee(s) in addition to a Negative Balance fee for having an overdrawn account.