

Retail Banking Services

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



ATM/DEBIT CARDS

ATM Transaction Fees

WaterStone Bank Terminal	Free
ATM Terminals in the ATM Access Network*	Free
All Other ATMs**	Varies

Debit Cards

Debit Card	No Monthly Fee and No Annual Fee
Replacement Debit Card (One (1) free per year)	\$5.00
Expedited Debit Card***	\$35.00
Personalized Checks****	Varies

OVERDRAFT & NSF RELATED FEES

NSF Return Item Fee or Overdraft Fee	\$30.00
Negative Balance Fee^	\$8.00 Per Day
Stop Payment	\$20.00 Online \$35.00 In Branch
Deposit Item Returned	\$10.00

TRANSFERS

Domestic Wire Transfers (outgoing)	\$25.00
International Wire Transfers (outgoing)	\$50.00
Wire Transfers (incoming domestic & international)	\$15.00
Telephone Transfers (banker assisted)	\$5.00
Return Wire Fee^^	\$25.00
Overdraft Protection Fee^^^	\$3.00

INTERNATIONAL BANKING

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

DIGITAL BANKING

Digital Banking	Free
Bill Payment	Free

MISCELLANEOUS & OTHER FEES

Escheatment	\$50.00
Legal Processing Request	\$100.00
Account Research or Balancing per hour (one hour minimum)	\$30.00
Inactive Account (checking accounts only, per month) **	\$5.00
Closing Account***	\$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
Paper Statement Fee****	\$5.00

*See our website, wsbonline.com for more information on ATM Access Network.

**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.

***The Expedited Debit Card Fee is charged for express delivery of a replacement Debit Card.

****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.

^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.

^^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.

^^^The Overdraft Protection Fee may be charged for automatic transfers of funds from an account you own to place funds into a different account which is overdrawn.

^^^^WaterStone Bank (WSB) offers foreign currency exchange services of more than fifty (50) currencies at four WSB locations: Franklin/Hales Corners, Oak Creek/27th Street, Wauwatosa/State Street, and Waukesha. Fees will be waived for Student, MVP and HERO program customers up to two (2) times annually. The currency exchange rate used at WSB may differ than the daily rate of exchange and are subject to daily fluctuations. A \$10.00 fee is assessed for orders and return orders; fee is subject to change at any time. Currency orders placed and not picked up within ten (10) business days are subject to a return fee and any depreciation. Please see a WSB banker for more details.

**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.

***Applies to accounts that are closed within 180 calendar days of account opening except for Certificate of Deposit accounts.

****Accounts opened on or after 10/03/2022.