

Stepping Stone 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
ATM Mini Statement (at our ATMs only)	\$1.00 per statement
Debit Card	No Monthly Fee or Annual Fee
Replacement Debit Card	\$8.00

DEPOSIT ITEM RETURN AND STOP PAYMENT FEES

Stop Payment	\$35.00
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
Return Wire Fee**	\$25.00

INTERNATIONAL BANKING

Exchange to U.S. Currency	\$20.00
Purchase of Foreign Currency	\$20.00
Deposit of Foreign Funds (plus 3rd party charges)	\$20.00
Returned Deposit Handling Fee (for foreign items)	\$30.00

DIGITAL BANKING

Digital Banking	Free
Bill Payment	Free

MISCELLANEOUS & OTHER FEES

Excessive Transactions (money market & savings accounts)***	\$5.00
Escheatment	\$50.00
Legal Processing Request (garnishment, levies, etc.)	\$100.00
Account Research or Balancing per hour (one hour minimum)	\$30.00
Outgoing Trustee to Trustee IRA Transfer	\$20.00
Money Order	\$1.50 per money order
Official Check	\$1.50 per check
Document Reprint (per item)****	\$2.00

*See our website for more information on ATM Access Network

**Fees for ATM usage at ATM's not owned by WaterStone Bank SSB or not in the ATM Access Network are determined by the owner of the machine

***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.

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

*****A reprint of a 1099, statement, or other miscellaneous bank document.

WaterStone Bank (WSB) offers foreign currency exchange services of more than 50 currencies at four WSB locations: Franklin/Hales Corners, Oak Creek/27th Street, Wauwatosa/State Street, and Waukesha. The currency exchange rate used at WSB may differ than the daily rate of exchange and are subject to daily fluctuations. Currency orders placed and not picked up within 10 business days are subject to a return fee and any depreciation. Please see a WSB banker for more details.