



STRENGTH. SERVICE. COMMUNITY.

## Schedule of Service Charges Effective July 1, 2026

### Account Fees

|                                      |         |
|--------------------------------------|---------|
| Insufficient Funds Charge - Paid     | \$25.00 |
| Insufficient Funds Charge - Returned | \$25.00 |
| Uncollected Funds Fee                | \$25.00 |
| Returned Deposit Item Fee            | \$7.14  |
| Stop Payment                         | \$20.00 |
| Retirement Plan Fee, per plan        | \$16.00 |
| IRA Transfer Fee (Outgoing)          | \$25.00 |

### ATM/VISA® Check Card Service Charges

|   |                     |
|---|---------------------|
| Winchester Savings Bank ATM Withdrawal                                  | No Charge           |
| ATMs within Money Pass Network  | No Surcharge        |
| ATMs within SUM Network   | No Surcharge        |
| Point of Sale (POS) Withdrawals   | No Charge           |
| Non-Winchester Savings Bank ATM Withdrawal                              | \$2.00              |
| VISA® Check Card Replacement Card                                       | \$10.00             |
| VISA® Check Card Rush Delivery  | \$40.00             |
| VISA®/Plus International Service Assessment (ISA)                       | 1.0% of transaction |
| Mastercard®/Cirrus ATM transaction Currency Conversion Assessment (CCA) | 0.2% of transaction |
| Mastercard®/Cirrus ATM transaction Cross Border Assessment (CBA)        | 0.9% of transaction |

### Overdraft Services

|  |               |
|--|---------------|
| Automatic Overdraft Protection Transfer Fee                                      | \$5.00/day    |
| Overdraft Protection Line of Credit (interest is charged on outstanding balance) | No Annual Fee |

### Online Banking, Mobile Banking & Bill Pay

|                |           |
|----------------|-----------|
| Online Banking | No Charge |
| Mobile Banking | No Charge |
| Bill Pay       | No Charge |

### Negotiable Items

|                   |        |
|-------------------|--------|
| Money Order*      | \$2.00 |
| Treasurers Check* | \$5.00 |

\*One free per day

### Funds Transfers

|                         |         |
|-------------------------|---------|
| Domestic Wire, Incoming | \$20.00 |
| Domestic Wire, Outgoing | \$30.00 |
| Foreign Wire, Incoming  | \$20.00 |
| Foreign Wire, Outgoing  | \$40.00 |

## International

|  |         |
|--|---------|
| Check Sent for Collection (plus any pass-through charge) | \$25.00 |
| Foreign Currency Order Fee                               | \$15.00 |

## Other

|   |   |
|---|---|
| Abandoned Property Fee  | \$75.00   |
| Account Research Fee (per hour)   | \$25.00   |
| Check Printing Charges  | Varies  |
| Coin Counting   | No Charge for Customers<br>5% for Non-Customers |
| Notary Public Fees  |   |
| Winchester Savings Account Holders  | No Charge                                       |
| Non-WSB Account Holders   | \$1.25 ea                                       |
| Safe Deposit Fees   |   |
| Lost Key  | \$25.00   |
| Box Drilling  | \$225.00  |
| Late Payment  | \$10.00   |
| (Contents of Safe Deposit Boxes are not insured by the FDIC, DIF, or Winchester Savings Bank) |   |
| Legal Process Fees  | \$50.00   |
| Returned Mail Fee   | \$5.00/month                                    |

## Personal Accounts

|                           | Minimum Daily Balance Required to Avoid Monthly Charges | Monthly Maintenance Service Charge |
|---------------------------|---|------------------------------------|
| <b>CHECKING ACCOUNTS</b>  |   |                                    |
| Completely Free Checking  | \$0.00  | No Charge                          |
| 50+ Advantage Checking    | \$0.00  | No Charge                          |
| Easy Interest Checking    | \$0.00  | No Charge                          |
| Premier Interest Checking | \$1,500.00  | \$10.00                            |
| <b>SAVINGS ACCOUNTS</b>   |   |                                    |
| Statement Savings         | \$0.00  | No Charge                          |
| Club Savings              | \$0.00  | No Charge                          |
| High Yield Savings        | \$250.00  | \$3.00                             |
| Money Market              | \$2,500.00  | \$10.00                            |

Notice to Depositors 65 years of age or older or 18 years of age or younger:

If you are 65 years of age or older or 18 years of age or younger and you have notified the Bank of your eligibility, you are entitled to a free 18/65 Checking Account and a free 18/65 Statement Savings Account.

For more information, please refer to our current rate sheet and *Understanding Your Deposit Account* disclosure.



07/2026