

Automatic Teller Machine Fees (per item)

ATM/Check Card	No Charge
ATM-WSB Owned (per transaction)	No Charge
ATM-Non-WSB Owned (per transaction)**	\$1.00
Point-of-Sale	No Charge

General Account Service Fees (per item)

Account Reconciliation (per hour-first 1/2 hour free)	\$30.00
Balance Inquiry	No Charge
Bank Reference Letter	\$15.00
Cashiers Check**	\$5.00
Certified Checks**	\$20.00
Check Cashing (Non-Customers)	\$5.00
Check Copy Imaged (first 5 free per statement)	\$1.00
Checks received for Deposit through mail without Deposit Slip	\$2.00
Check Supplies and Imprinting	Varies
Coin Counting **	
If the total is less than \$100.00	No Charge
\$100.00 or more	1% of total
Collections	
Incoming (sent out to another bank)	\$15.00
Outgoing (received from another bank)	\$25.00
Cutoff Statement Fee (Business Only)	\$10.00
Daily Overdraft Fee (will be assessed to your account for each day that your account is overdrawn more than \$6.00, beginning on the 4th consecutive day)	\$4.00
Deposit Item Return Fee	\$5.00
Direct Deposit Verification	No Charge
Domestic Wire**	
Incoming	\$10.00
Outgoing	\$20.00
Dormant Account (per statement)	\$5.00
Faxes	
Receiving (per page)	\$1.00
Sending Fax (first page)	\$2.00
Each Additional Page	\$1.00
International charges	Varies
Foreign Bank Drafts**	\$15.00
Foreign Check Processing (per item)**	\$10.00
Foreign Check Special Collection**	\$65.00+
Foreign Cable (Outgoing)**	\$40.00
Garnishments and Levies (per court order received)	\$100.00
(other incurred expenses may be passed on)	
Hold Mail Request (per statement)	\$5.00
Money Orders**	\$2.00
Night Depository Locking Bag (per bag)	\$20.00
Notary Service**	No Charge
NSF Charge* (per item)	\$25.00
Photocopies (per copy)	\$0.20
Research Fee (per hour)	\$30.00
Rolled Coin (per roll; first 3 free; non-business)	\$0.10

Signature Guarantee (by appointment)**	No Charge
Statement Reprint Request (without images)	\$2.00
Statement Printout of Current Activity	\$2.00
Statement Reprint with Image Checks	\$5.00
Stop Payment Charge (valid for 180 days)	\$25.00
Subpoena (per hour)	\$20.00
Subpoena (per photocopy)	\$0.25
Telephone Transfer Requiring Assistance	
With WSB Personnel	\$5.00
With Telebanking	No Charge
Temporary Checks (first sheet free)	\$1.00
Travelers Cheques**	1%
Travelers Cheques For Two**	2%
Verification of Deposit	No Charge

Commercial/Business Checking (per item; per statement period)

Currency or Coin Received/Issued Per \$1,000	\$1.00
Rolled Coin Issued (per roll)	\$0.10
EDI Reporting Monthly Fee	\$35.00
Monthly Fee	
Sweep Account	\$35.00
Regular Account	\$10.00
Depository Transfer Account	\$50.00
Zero Balance Account	\$5.00
Per Deposit (first 4 are free)	
5-20	\$0.60
21 or more	\$0.10
Per Inclearing Check (first 25 are free)	\$0.15
Per Item Deposited (first 50 and all WSB free)	\$0.15
Deposit Insurance Fee (based on average statement ledger balance)	.05%

Small Business Checking (per item; per statement period)

Currency or Coin Received/Issued Per \$1,000	\$1.00
Rolled Coin Issued (per roll)	\$0.10
Monthly Fee	\$5.00
Per Inclearing Check (first 25 are free)	\$0.15
Per Deposit (first 4 are free)	
5-20	\$0.30
21 or more	\$0.10
Per Item Deposited (first 50 and all WSB free)	\$0.15
Deposit Insurance Fee (based on average statement ledger balance)	.05%

Personal Checking Accounts (per item)

Check Support Service Fee	
Per Each Daily Transfer	\$5.00
Monthly Fee***	
If monthly direct deposit or auto payment	No Charge
If the daily balance is less than \$200.00 any day of the statement period	\$5.00
Per-Check Charges	
If monthly direct deposit or auto payment	No Charge
If the daily balance is less than \$500.00 any day of the statement period (first 15 checks are free per statement period)	\$0.25

Health Savings Accounts (per item)

Monthly Fee	
If the daily balance is less than \$100.00 any day of the statement period	\$5.00

Investment Savings Accounts (per item)

Account Closed within 90 days of opening	\$10.00
Monthly Fee	
If the daily balance is less than \$100.00 any day of the statement period	\$5.00
(Child Account) If the daily balance is less than \$25.00 any day of the statement period	\$5.00
Per Withdrawal (first 4 are free per month)	\$0.50

Vacation/Holiday Account (per item)

Account Closed within 90 days of opening	\$10.00
Per Withdrawal (1 free per quarter)	\$0.50

Personal & Business Money Market Accounts (per item)

Account Closed within 90 days of opening	\$10.00
Monthly Fee	
If the daily balance is less than \$5,000.00 any day of the statement period	\$10.00
Per Check/EFT Charges (first 6 are free per statement period)	\$5.00
Per Item Deposited (Business Only) (first 25 and all WSB free per statement period)	\$0.25

Gift Card (per item)

Purchase Fee	\$2.00
See Gift Card Disclosure for other fees	

VISA® Debit Card (per item)

Replacement Card Fee	\$5.00
Expedited Card Fee	Varies
ISA Fee (Foreign Transaction Fee)	1.5%

Safe Deposit Box Prices Effective 05/17/2010

Available for Deposit Account Customers Only.

Rental Per Box Size	Annual Fee	Rental Per Box Size	Annual Fee
2" x 5"	\$20.00	6" x 10"	\$85.00
3" x 5"	\$30.00	10" x 10"	\$100.00
4" x 5"	\$35.00	10" x 15"	\$125.00
5" x 5"	\$45.00	Drilling Fee	\$150.00
3" x 10"	\$55.00	Late Payment Fee	\$5.00
5" x 10"	\$75.00	Lost Key Charge	\$25.00

\$5.00 discount for automatic debit from a WSB account

For special services, there will be additional service charges which are determined on an individual basis.

*A Non-sufficient Funds fee is charged when there is an insufficient balance in the account to cover the debit(s) and the bank either pays or does not pay the debit(s).

** Not Available to Non-Customers

*** Waived for first year after account opening