



Savings Bank of Walpole

FEE SCHEDULE

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account Research	
Account Activity Printout	\$5.00
Account Research (\$5.00 minimum)	\$25.00 per hour
Account Research Copies	\$1.00 per page
Canadian/Foreign Checks Collected	
Canadian Checks Collected (per deposit slip)	\$10.00*
Foreign Checks Collected	\$25.00*
Check Cashing (noncustomer)	\$5.00
Check Printing	(fee depends on style of check ordered)
Coin Processing	10% for non-customers
Commercial Activity	5% for customers (not to exceed \$15.00) and 10% for non-customers
Deposit Account Overdraft Protection (ODP) Transfer Fee	\$5.00 for consumer accounts and \$15 for business accounts - per transfer
Deposited Checks Returned Unpaid (and other items)	\$15.00*
Dormant Account Fee (you have made no deposits or withdrawals in the stated times below)	
NOW, Golden Age NOW, or Regular Checking accounts with 1 year of inactivity and balances below \$100.00	\$2.00 monthly
Minor Savings or Be Your Own Lender (BYOL) accounts with 3 years of inactivity and balances below \$100.00	\$2.00 monthly
Business NOW, e-Access, and Commercial checking accounts with 1 year of inactivity	\$5.00 monthly
Early Account Closing (within 60 days of opening)	\$15.00
FAX (additional pages \$1.00)	\$2.00
Garnishment/Levy/Legal orders	\$25.00
Incoming Check Collection	\$10.00
Monetary Instruments	
Treasurer Check	\$5.00**
Money Order	\$1.00**
Night Deposit	
Purchase Lockable Bag	\$45.00
Purchase Zippered Bag	\$10.00
Replace Key Night Deposit Bag	\$10.00
Nonsufficient Funds Items – Created by Check, In-Person Withdrawal, or Electronically	
Fee-Paid or Fee-Return Nonsufficient Funds (NSF item)	\$30.00 each
Nonsufficient Funds (NSF) Daily Maximum (for personal accounts)	\$90.00
Notary Public (noncustomer)	\$2.00
Notice of Postdated Check Fee	\$20.00
Payments Reporter	\$5.00 monthly/per request
Photocopies	\$.25 per page
Rejected Items Due to Improper MICR Encoding	\$5.00 each
Replacement Debit MasterCard®	\$10.00
Rolled Coin Purchase	\$.04 per roll
Safe Deposit Boxes (not insured by FDIC)	
3" x 5" x 21"	\$35.00
4" x 5" x 21"	\$45.00
5" x 5" x 21"	\$55.00
3" x 10" x 21"	\$65.00
4" x 10" x 21"	\$65.00
5" x 10" x 21"	\$75.00
10" x 10" x 21"	\$125.00
Safe Deposit Box Drilling	\$175.00
Safe Deposit Late Fee	\$5.00
Safe Deposit Lost Key	\$35.00
Customer can save \$5.00 by having the annual fee directly deducted from either a checking or savings account.	
Signature Guarantee (customers only)	No charge
Stop Payment (all items)	\$30.00 per request
Telephone/Email Transfer	\$8.00
Uncollected Funds Items	
Fee-Return Uncollected Funds (UCF item)	\$15.00 each
Fee-Paid Uncollected Funds (UCF item)	\$15.00 each
Wire Transfers	
Domestic Wires Outgoing (customer)	\$15.00*
Domestic Wires Outgoing (noncustomer)	\$25.00
Domestic Wires Incoming (noncustomer)	\$10.00
Foreign Wires Incoming (customer)	\$15.00
Foreign Wires Incoming (noncustomer)	\$25.00
Wire Transfers	
Foreign Wires Outgoing (customer)	\$40.00*
Foreign Wires Outgoing (noncustomer)	\$50.00

* Included in Commercial account analysis.

** One check or money order at no charge per withdrawal from a Savings or Checking account daily. Money orders will be used for amounts less than or equal to \$2,000.00 and a Treasurer check will be used for amounts greater than \$2,000.00.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.