



**SCHEDULE OF FEES AND SERVICES**  
**EFFECTIVE JANUARY 1, 2019**  
**BUSINESS AND NON-PROFIT ACCOUNTS**

	<b>BUSINESS RELATION CHECKING</b>	<b>BUSINESS ALLIANCE CHECKING</b>	<b>BUSINESS LOCKBOX CHECKING</b>	<b>IOLTA CHECKING</b>	<b>NON-PROFIT CHECKING</b>	<b>NON-PROFIT PREMIER CHECKING</b>
<b>MONTHLY FEE</b>	No Charge	\$12.00	\$15.00	No Charge	No Charge	\$30.00
<b>DAILY BALANCE TO WAIVE MONTHLY FEE</b>	N/A	N/A	N/A	N/A	N/A	\$10,000.00
<b>EARNINGS CREDIT RATE</b>	N/A	Variable <sup>1</sup>	Variable <sup>1</sup>	N/A	N/A	N/A
<b>FREE TRANSACTION ITEMS PER MONTH</b>	200	N/A	N/A	Unlimited	200	200
<b>CHARGE PER TRANSACTION OVER MONTHLY LIMIT</b>	\$0.40	N/A	N/A	N/A	\$0.40	\$0.40
<b>CHARGE PER TRANSACTION</b> (check, withdrawal, ACH transaction, Online Bill Pay)	N/A	\$0.15	\$0.15	N/A	N/A	N/A
<b>CHARGE PER DEPOSIT ITEM PROCESSED</b>	N/A	\$0.12	\$0.40	N/A	N/A	N/A
<b>CHARGE PER DEPOSIT</b>	N/A	\$0.50	\$1.00	N/A	N/A	N/A
<b>CASH DEPOSIT PROCESSING</b>	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>INTROPACK:</b> Includes first check order, deposit tickets, and stamp up to \$100 value	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>ADDITIONAL CHECKS &amp; DEPOSIT TICKET PRINTING</b>	Varies	Varies	Varies	Varies	Varies	Waived
<b>REMOTE DEPOSIT SCANNER FEE</b>	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>REMOTE DEPOSIT CHARGE<sup>2</sup></b>	\$50.00	\$50.00	\$50.00	No Charge	\$50.00	\$50.00
<b>ACH ORIGATION<sup>3</sup></b>	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00
<b>POSITIVE PAY<sup>3</sup></b>	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
<b>BUSINESS SWEEP<sup>3</sup></b>	\$50.00	\$50.00	\$50.00	\$50.00	N/A	N/A
<b>NON-PROFIT BUSINESS SWEEP<sup>3</sup></b>	N/A	N/A	N/A	N/A	\$50.00	\$50.00
<b>LOCKBOX CHARGE<sup>3</sup></b>	N/A	N/A	\$250.00	N/A	N/A	N/A

<sup>1</sup> Earnings Credit is the annual rate applied to the account's investable balance to determine the credit for the month to offset maintenance and activity charges, including Remote Deposit Charge. Ask us for the current rate.

<sup>2</sup> The Remote Deposit Charge is assessed per machine; one Remote Deposit machine may be used for multiple accounts.

<sup>3</sup> Fee may be offset by Earnings Credit



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**ATM AND DEBIT CARD TRANSACTION FEES**

Wellesley Bank ATMs	No Charge
ATMs in SUM Network	No Charge
POS Purchases	No Charge
Foreign ATMs <sup>4</sup>	No Charge

**WIRE TRANSFERS AND FOREIGN ITEMS**

Wire Fee <sup>6</sup>	
<i>Outgoing Domestic Wire</i>	\$30.00
<i>Outgoing Foreign Wire</i>	\$40.00
<i>Incoming Domestic Wire</i>	No Charge
<i>Incoming Foreign Wire</i>	No Charge
Foreign Check for Collection	\$20.00
Foreign Currency Fee	\$25.00

**BANK CHECK FEES**

Treasurer's Check	\$5.00
Money Order	\$3.00

**ANCILLARY FEES (MONTHLY FEES)**

Lockbox Vendor Portal	\$200.00
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**OVERDRAFTS, RETURNED ITEMS, STOP PAYMENT ORDERS**

Charge to Return Item	\$30.00
Stop Payment Fee (per item)	\$20.00
Returned Deposit Item Fee (Domestic)	\$7.00
Returned Deposited Item Fee (Foreign)	Varies
Over Limit Activity Charge <sup>5</sup>	\$10.00

**ELECTRONIC BANKING**

Online Banking	No Charge
Online Bill Pay	No Charge
eStatements	No Charge

**SERVICE FEES (BANK CLIENTS)**

Notary Public Services	No Charge
Signature Guarantee	No Charge
Coin Counting	No Charge
Check Copies (per item)	\$5.00
Statement Copies (per item)	\$5.00
Account Research (per hour)	\$25.00
Legal Processing of Attachment, Levy or Subpoena	\$25.00

<sup>4</sup> Wellesley Bank will reimburse ATM access fees accessed by ATM service providers worldwide. There is no limit on the amount we will refund. Other fees that may be associated with foreign ATM transactions, such as foreign currency conversion fees, are not covered under the reimbursement program.

<sup>5</sup> Applicable to savings and money market accounts. Fee for each transaction that exceed the limit of six (6) withdrawals or transfers per month to another account with us or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party.

<sup>6</sup> Wire Fees are waived for IOLTA clients.