



SCHEDULE OF FEES AND SERVICES
EFFECTIVE JANUARY 1, 2019
PERSONAL ACCOUNTS

PERSONAL CHECKING ACCOUNTS

	PREMIER PLUS CHECKING	WELLESLEY CHECKING	WELLESLEY CHECKING¹ (FOR STUDENTS)	NOW CHECKING ACCOUNT
PERFECT IF YOU ARE LOOKING FOR:	Easy access to your money worldwide	A straightforward account with no monthly fees	A basic account for student ages 15-18	Easy access while earning interest
EARNs INTEREST	No	No	No	Yes
MONTHLY FEE	\$30.00	None	None	\$5.00
MINIMUM OPENING DEPOSIT	None	None	None	None
REQUIREMENT TO WAIVE MONTHLY FEE	\$25,000 combined daily balance, at least 2 ACH withdrawals, and direct deposits of at least \$1,500.00	No Charge	No Charge	\$500 minimum daily balance or direct deposit
ONLINE BANKING AND ONLINE BILL PAY	No Charge	No Charge	No Charge ²	No Charge
ATM WITHDRAWALS AT SUM® NETWORKS	No Charge	No Charge	No Charge ³	No Charge
UNLIMITED ATM USE WORLDWIDE⁴	Surcharge Reimbursement	Surcharge Reimbursement	Surcharge Reimbursement	Surcharge Reimbursement
CHECKS	No Charge	No Charge	No Charge	Varies
FDIC/SIF INSURANCE	All deposits insured above FDIC limits	All deposits insured above FDIC limits	All deposits insured above FDIC limits	All deposits insured above FDIC limits

PERSONAL SAVING AND MONEY MARKET ACCOUNTS

	PREMIER PLUS SAVINGS	STATEMENT SAVINGS	STATEMENT SAVINGS¹ (FOR STUDENTS)	MONEY MARKET
PERFECT IF YOU ARE LOOKING FOR:	Competitive interest rate for higher balances	A straightforward account with no monthly fees	A basic account for students ages 8-18	More access to your money with a competitive interest rate
ACCOUNT REQUIREMENTS	Must also have the Premier Plus Checking	None	Must be jointly held with a Wellesley Bank Client	None
MONTHLY FEE	None	None	None	None
MINIMUM OPENING DEPOSIT	None	None	None	None
ONLINE BANKING	No Charge	No Charge	No Charge ²	No Charge
FDIC/SIF INSURANCE	All deposits insured above FDIC limits	All deposits insured above FDIC limits	All deposits insured above FDIC limits	All deposits insured above FDIC limits

¹ Account must be jointly held with a parent/guardian who is an active Wellesley Bank client.

² Online Banking access is inquiries only for the Statement Savings and inquiries and transfers for the Wellesley Checking.

³ Daily Cash Limit set at \$100, exceptions based on parental request/consent.

⁴ Wellesley Bank will reimburse ATM access fees assessed 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.



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PERSONAL ACCOUNT SUPPLEMENTARY FEES

ATM AND DEBIT CARD TRANSACTION FEES

Wellesley Bank ATMs	No Charge
ATMs in SUM Network	No Charge
POS Purchases	No Charge
Foreign ATMs ⁴	No Charge

ACCOUNT OPERATING FEES

Standard Checks	Varies
<i>Fee waived for Wellesley Checking account and Premier Plus Checking</i>	
Special Order Checks	Varies

WIRE TRANSFERS AND FOREIGN ITEMS

Wire Fee ⁶⁷	
<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 ⁶⁷	\$5.00
Money Order ⁶⁷	\$3.00

ANCILLARY SERVICES

External Transfer ⁹	
<i>Inbound Transfer</i>	No Charge
<i>Outbound – 3 Business Days</i>	\$3.00
<i>Outbound – Next Business Day</i>	\$10.00

OVERDRAFTS, RETURNED ITEMS, STOP PAYMENT ORDERS

Charge to Return Item	
<i>18/65 Accounts</i>	\$5.00
<i>All Other Accounts</i>	\$30.00
Stop Payment Fee (per item) ⁶	\$20.00
Returned Deposit Item Fee (Domestic)	\$7.00
Over Limit Activity Charge ⁵	\$10.00

ELECTRONIC BANKING

Online Banking	No Charge
Online Bill Pay	No Charge
Mobile Banking ⁸	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

⁵ Fees for transactions that exceed the transaction limitations as described in the Deposit Account Agreement.

⁶ These services are free to clients under the age of 19 or are 65 and older.

⁷ These services are free to Premier Plus Checking clients.

⁸ Wellesley Bank does not charge a fee for mobile banking but mobile service provider message and data rates may apply.

⁹ External transfer fee will be included in the transfer amount. Inbound transfer will read as "Wellesley Bank P2P WEB...", while Outbound Transfer will read as "...A2A Transfer WEB" on your statements.