

FEE SCHEDULE
Personal Fee Schedule



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Teller Items

Official Check (Customers only)	\$5.00
Money Orders (Customers only)	\$3.00
Visa Gift Cards (Customers only) per Card	\$4.00

Transaction Items

Accounts closed within 90 days of opening	\$30.00
Dormant Account (monthly)	\$10.00
Account activity printout	\$1.00
Copy of paid check, debit or credit item	\$3.00
Replace lost passbook	\$5.00
ACH return item (each)	\$30.00
Deposited item(s) returned unpaid (each)	\$10.00
Collection item(s) in/out- Domestic	\$10.00
Collection item(s) in/out- Foreign	\$10.00
Duplicate statement	\$5.00
Special statement cutoff	\$10.00
Hold mail (per statement)	\$5.00
Undeliverable mail (monthly)	\$5.00
Paid NSF Item Fee	\$30.00
Return NSF Item Fee	\$30.00
*Fees that are applied to overdrafts are created by check, in person withdrawals, ATM Withdrawal, or other electronic means	
Continued Overdraft Fee Per day after 5 consecutive business days	\$2.00
Overdraft protection – automated Transfer and advance (per transfer)	\$5.00
Stop payment / renewal	\$30.00
Telephone transfer (no charge through Tele-banking)	\$3.00
Balance inquiry (no charge through Tele-banking)	\$2.00

Wire Transfers

Wire transfers – incoming	\$10.00
Wire transfers – outgoing - Domestic	\$20.00
Wire transfers – outgoing - Foreign	\$50.00
Wire transfer investigation (per hour)	\$25.00

ATM / MasterCard® Debit Card

ATM transactions at Non-WTBT ATMs - Foreign bank fee	
Replacement ATM / Debit Card or change PIN	\$25.00
MasterCard® debit card rush delivery Plus express mail fees)	\$50.00
MasterCard® debit card foreign currency Conversion rate- Varies	

Safe Deposit Boxes

Annual Fee- Varies by size	
Key replacement - One lost key \$7.00 + drilling fee	\$7.00
Key replacement - Two lost keys \$10.00 + drilling fee	\$10.00
Late payment (after 10 days)	\$15.00

Miscellaneous

Abandoned property transfer charge	\$50.00
Audit and credit verification	\$10.00
Faxing (per page)	\$1.00
Garnishment and Levies / legal processing	\$75.00
Immigration Letter	\$10.00
Night Deposit Bag	\$25.00
Zipper Bag	\$5.00
Photocopies (per copy)	\$1.00

Initials

Research (per copy)	\$3.00
Research (per hour, one hour minimum)	\$15.00
Signature Guarantee Medallion (customers only)	\$5.00

Subpoena

* A \$25.00 hourly rate will apply to all third party subpoena's. Additionally, the bank will assess a fee for the reproduction of each copied item and delivery charges.

Initials