

# Fee Schedule

## PERSONAL ACCOUNTS

Effective May 20, 2020

Insufficient/Overdraft fee: check presented against insufficient/overdraft funds (per check)*	\$30.00
Deposited check returned unpaid (per check)	\$ 5.00
Excess transfer fee for making more than six (6) transactions in a month by payments by check to third parties (applies to Money Markets and Statement Savings only) (per check)	\$10.00
Stop Payment Order (per order)*	\$25.00
Check printing (depends on style ordered)	Varies
ATM withdrawal and ATM inquiry service fee for transactions at ATMs not owned by Wakefield Co-operative Bank (per transaction including inquiry)**	\$ 1.50
Lost or stolen ATM/debit card replacement**	\$10.00
Lost or stolen Passbook replacement	\$10.00
Liens or attachments (per occurrence)	\$30.00
Statement copy (per statement)*	\$ 5.00
Account research/reconciliation (per hour)	\$25.00

Additional disclosures for your account including monthly service fees which may be imposed are contained in the Disclosure Statement delivered to you with this fee schedule when you open an account.

\* Does not apply to term deposit accounts or savings accounts.

\*\* Does not apply to term deposit accounts or savings accounts other than statement savings.



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## COMMERCIAL CHECKING

Effective May 14, 2020

Account Maintenance	\$ 8.00
Checks paid (per check)	\$ .15
Deposit (per deposit)	\$ .50
Deposited item (per item)	\$ .07
Stop Payment Order (per order)	\$20.00
Statement copy (per statement)	\$ 5.00
Account research/reconciliation (per hour)	\$25.00
*Checks presented against NSF or uncollected funds	\$25.00
*Deposited checks returned unpaid	\$ 4.00
*Outgoing wire transfer (domestic)	\$20.00
*Outgoing wire transfer (foreign)	\$35.00
*Incoming wire transfer (domestic)	\$10.00
*Incoming wire transfer (foreign)	\$35.00
*Bank Check	\$ 5.00
*Money Order	\$ 3.00
*Check Printing	Varies
*Liens or attachments (per occurrence)	\$30.00
*Abandoned Property	\$50.00

CURRENT EARNINGS ALLOWANCE \_\_\_\_\_%  
BASED ON AVERAGE COLLECTED BALANCE

\*Earnings allowance not applicable to these charges

This is a non-interest bearing account. Statements are generated once a month on the last business day of the month.



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## SMALL BUSINESS CHECKING

Effective May 14, 2020

First 200 transactions per month	Free
All transactions over 200 - the following charges apply:	
Checks paid (per check)	\$ .45
Deposit (per deposit)	\$ .45
Deposited item (per item)	\$ .45
Stop Payment Order (per order)	\$25.00
Statement copy (per statement)	\$ 5.00
Account research/reconciliation (per hour)	\$25.00
Checks presented against NSF or uncollected funds	\$30.00
Deposited checks returned unpaid	\$ 5.00
Outgoing wire transfer (domestic)	\$20.00
Outgoing wire transfer (foreign)	\$35.00
Incoming wire transfer (domestic)	\$10.00
Incoming wire transfer (foreign)	\$35.00
Bank Check	\$ 5.00
Money Order	\$ 3.00
Check Printing	Varies
Liens or attachments (per occurrence)	\$30.00
Abandoned Property	\$50.00

This is a non-interest bearing account.  
Statements are generated once a month on the last business  
day of the month.



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# Miscellaneous Service Fees

Bank Check	\$ 5.00
Money Order	\$ 3.00
Outgoing domestic wire transfer	\$20.00
Outgoing foreign wire transfer	\$35.00
Incoming domestic wire transfer	\$10.00
Incoming foreign wire transfer	\$35.00
Abandoned Property	\$50.00

The above schedule represents commonly requested services; other bank services are available. Please ask a customer service representative for more information or call 781-245-3890.