Schedule of Account Fees – Business Accounts

Regular Business Checking***

Minimum balance to open account is $20.

A monthly earnings allowance is calculated at a variable rate of interest on the average balance in your account. This allowance may be sufficient to offset any monthly service charges during the statement cycle.

There are no minimum balance requirements.

Monthly Maintenance Charge	$ 5.00
Per Deposit	$ 0.35
Per Item Deposited	$ 0.08
Per Check Paid	$ 0.15

Non-Profit Now Checking***

Minimum balance to open account is $20.

There are no minimum balance requirements.

Pays a variable rate of interest.

Monthly Maintenance Charge	$ 1.00
Per Deposit	$ 0.35
Per Item Deposited	$ 0.08
Per Check Paid	$ 0.15

Minimum balance to earn interest	*Annual Percentage Yield (APY)*
$0.01	_____

Proprietary Now Checking***

Minimum balance to open account is $20.

There are no minimum balance requirements.

Pays a variable rate of interest.

Monthly Maintenance Charge	$ 2.50
Per Deposit	$ 0.35
Per Item Deposited	$ 0.08
Per Check Paid	$ 0.15

Minimum balance to earn interest	*Annual Percentage Yield (APY)*
$0.01	_____

Business Statement Savings Account***

Minimum balance to open account is $20.

There are no minimum balance requirements.

Pays a variable rate of interest.

Minimum balance to earn interest	*Annual Percentage Yield (APY)*
$50,000.00 or more	_____
$20,000.00 to $49,999.99	_____
$10,000.00 to $19,999.99	_____
$.01 to $9,999.99	_____

Business Money Market Account***

Minimum balance to open account is $20.

There is no monthly service fees when you maintain a minimum balance of $1,000 in the account. Otherwise, there is a monthly service fee of $2.50. Minimum balance to open account is $20.

Pays a variable rate of interest.

Minimum balance to earn interest	*Annual Percentage Yield (APY)*
$50,000.00 or more	_____
$20,000.00 to $49,999.99	_____
$10,000.00 to $19,999.99	_____
$.01 to $9,999.99	_____

Account Terms

- Your interest rate and annual percentage yield may change. At our discretion, we may change the rate for your account at any time. There are no maximum or minimum limitations to the amount that this rate may change.
- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest is credited on the monthly statement end date. If you close your account before interest is credited, you will receive the accrued interest to the close-out date.

For Statement & Passbook Savings Account

- You are permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle to another account at this bank or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card or similar order and payable to third parties.

For Business Money Market Account

- You are permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle to another account at this bank or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card or similar order and payable to third parties.

Miscellaneous Charges

Overdraft:

Insufficient or Uncollected Funds – Fee is imposed for overdrafts created by checks, in-person withdrawals, or by any other electronic means, as applicable.

(per item)	$ 15.00
Return Items	$ 4.73
Stop Payments	$ 12.00
Certification	$ 10.00
Treasurer Checks	$ 2.00
Money Orders	$ 1.00
Travelers Checks	1.0% of Face Value
Gift Checks (per check)	$ 2.50
Wire Transfers:	
Incoming	$ 5.00
Outgoing	$ 10.00
Check Collection (per item)	$ 12.00
Legal Processing (per garnishment or levy)	$ 20.00
Deluxe Check Order	Price varies
Research:	
Hourly Rate (per hour)	$ 20.00
Per Copy	$ 5.00
Statement Copies (per statement)	$ 5.00
Online & Mobile Banking	No monthly fee
Bill payment – Same Day Payment	$ 9.95
Bill Payment – Next Day Payment	$ 14.95
Popmoney – Send Money – $1.00 and above	
Send Money	$ .50
Next Day	$ .50
Popmoney – Request Money	
Transaction Amount	
$1.00 to $249.99	$ .50
$250.00 to $999.99	$ .75
$1,000.00 and above	$ 1.50
Popmoney – E-Greeting	No charge
Popmoney - Stop Payment	No charge
A2A Transfer	
Incoming	No charge
Outgoing	$ 1.00

Safe Deposit Boxes

Box Sizes	Annual Fees
3x5	$ 40.00
5x5	$ 55.00
3x10	$ 80.00
5x10	$ 90.00
7x10	$ 110.00
10x10	$ 150.00
Lost Safe Deposit Key (each)	$ 15.00
Safe Deposit Drilling	$ 155.00

Remote Deposit Capture	Monthly Fee	Item Fee
Tier 1 – 5,000 & over checks/month	$19.00	14¢
Tier 2 – 1,000 – 4,999 check/month	$29.00	15¢
Tier 3 – 500 - 999 checks/month	$39.00	18¢
Tier 5 – Under 500 checks/month	$49.00	20¢
Scanner	No charge	
Return Fee (paid upon return of item)	$5.00	

Please note: We are not responsible for ATM "surcharges" that may be imposed by other financial institutions or ATM owners.

***Please refer to the miscellaneous charges section for direct charges that may apply.

To obtain current rates, ask a member of our staff, or visit our website: WalpoleCoop.com

WALPOLE CO-OPERATIVE BANK
WalpoleCoop.com

Member FDIC
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EQUAL HOUSING LENDER