

Common Features

(Limits and Fees)

WATERTOWN SAVINGS BANK

111 Clinton Street
Watertown, NY 13601
(315) 788-7100

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Overdraft Fee Categories. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Non-Sufficient Funds (NSF) Fee - for each returned/paid item	\$30.00
	6 per day
Bounce Paid Fee - per item	\$30.00
	6 per day

Dormant account fee

Dormant account holders may be charged the proportionate cost to send a certified mailing or publish any notice that account funds will be turned over to New York State as abandoned property.

Inactivity Fee	\$5.00
Monthly fee assessed to Checking Accounts after one year of inactivity. MMDA, Savings Accounts and Opportunity Checking Accounts are exempt.	

Deposit Item Returned Unpaid	\$10.00
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Stop Payment Order	\$20.00
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Furnishing Special Statements	\$5.00
	per statement

Check Image CD	\$15.00
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Counter Checks	\$2.00
	per page

Account Research	\$10.00
Reproduction of checks, statements and duplicate copies of documents requested.	per hour charge

Sweep Services	\$3.00
Balance Protection	per incident

Sweep Services	\$50.00
Balance Maintenance	monthly

Digital Banking Bill Payment Inactivity Fee	\$5.00
If unused for twelve months	monthly

Mobile Deposits - Consumers

Your daily deposit limit is \$2,500 and up to 10 items per day. Monthly deposit limit is \$10,000 and up to 20 items per month.

Mobile Deposits - Commercial

Your daily deposit limit is \$2,500 and up to 10 items per day. Monthly deposit limit is \$10,000 and up to 25 items per month. Additional plans available, additional fees may apply.

ATM Withdrawal	\$1.00
Fees processed at any non-proprietary ATM not owned by WSB.	per transaction
ATM Funds Transfer	\$0.50
Fees processed at any non-proprietary ATM not owned by WSB.	per transaction
ATM Balance Inquiry	\$0.50
Fees processed at any non-proprietary ATM not owned by WSB.	per transaction
Replacement ATM/Debit Card	\$7.00
Money Orders	\$1.50
Issued to active account customers only.	per item
Cashiers Checks	\$5.00
Issued to active account customers only.	
Wire Transfer - Incoming	\$20.00
Wire Transfer - Outgoing Domestic	\$25.00
Account Customers Only. Cut off time for an outgoing Wire is 3:30 p.m.	
Wire Transfer - Outgoing International	\$45.00
Account Customers Only. Cut off time for an outgoing Wire is 3:30 p.m.	
Wire Transfer - Returned Wire Fee	\$25.00
Wire Transfer - Recall Wire Fee	\$100.00
Close Account Fee	\$10.00
Accounts opened less than 180 days.	
Returned Mail Fee	\$5.00
If no change of address provided.	
Canadian Check Processing Fee	\$25.00
Customers only.	Per check.
Coin Processing	
Commercial customers, first \$500.00 in loose coin will be processed and deposited at no-charge. A charge of 1% will be imposed for the total amount processed over \$500.00.	
Legal Processing Fee	\$100.00
ACH Origination	\$2.50
	per batch
ACH Origination	\$0.18

	per item
ACH Origination Security Administration	\$250.00 annually
ACH Origination Tokens	\$20.00
First four tokens are free.	per token
ACH Origination - Item Returned Unpaid	\$10.00
ATM & Debit Card Withdrawal Limit	\$500.00
ATM Withdrawal	Daily Limit
Debit Card - Consumer Card	\$2,000.00
Point of Sale (POS)	Daily Limit
Debit Card - Commercial Card	\$3,000.00
Point of Sale (POS)	Daily Limit
Debit Card - HSA Card	\$2,000.00
Point of Sale (POS)	Daily Limit
ATM Withdrawal Limit - Opportunity Checking Account	\$200.00
ATM Withdrawal	Daily Limit
Debit Card - Opportunity Checking Account	\$500.00
Point of Sale (POS)	Daily Limit
Bill Payment to a Business	\$50,000.00 Daily Limit
Bill Payment to an Individual	\$3,000.00
A total of \$6,000.00 per day.	per item
Digital Banking - Bank to Bank Transfer Incoming	\$25,000.00
Per business day regardless of the number of accounts you are using.	Daily Limit
Digital Banking - Bank to Bank Transfer Outgoing	\$4,000.00
Per business day regardless of the number of accounts you are using.	Daily Limit
Digital Banking - Bank to Bank Transfer Outgoing Fee	\$3.00
There is no fee for Incoming Bank to Bank Transfers	Per Transfer
Check Cashing Fee - Non-Customer	\$5.00 per item