

Schedule of Fees

Effective February 1, 2017



Personal and Business Account Fees	Fee Amount For Personal Accounts	Fee Amount For Business Accounts	When Is The Fee Charged?
Account Inactivity	\$5.00	\$5.00	Per month after a checking account has had no deposit activity for 396 days consecutively or a savings / money market account has had no deposit activity for 1,126 days consecutively.
ATM/ Debit Card Replacement	\$15.00	\$15.00	Per card requested. <i>(Fee does not apply when card is replaced due to its expiration.)</i>
Check Images	\$2.50	\$2.50	Per check requested. Image copies of front and back of check included. <i>(Freethrough statements.)</i>
Collection item - Domestic	\$20.00	\$20.00	Per domestic item that cannot be credited until payment is received from the payor's bank or the government.
Collection Item - International	\$75.00	\$75.00	Per international item that cannot be credited until payment is received from the payor's bank or the government.
Draft Collection	\$5.00	\$5.00	Per item.
Early Closeout Fee	\$50.00	\$50.00	Per checking, savings, or money market account closed within 12 months of opening date.
Foreign Item - Non-Collection	\$5.00	\$5.00	Per item.
Insufficient Funds	\$35.00	\$35.00*	Per item, whether the item is paid or returned.
Interim Statement	\$5.00	\$5.00	Per statement requested between statement cycles.
IRA Transfer Out	\$30.00	n/a	Per Individual Retirement Account trustee to trustee transfer requested.
Legal Process	\$100.00	\$100.00	Per IRS levy, garnishment, or any other legal document that requires funds to be attached <i>(unless charges are otherwise dictated by government or entity making request)</i> .
Official Bank Check	\$5.00	\$5.00	Per check requested in excess of 1 check per customer per day.
On-Us Check Cashing - Non-Customer	\$10.00	\$10.00	Per check drawn on Westfield Bank cashed by a non-Westfield Bank customer <i>(payroll checks excluded)</i> .
Photocopy	\$2.00	\$2.00	Per document page when a copy or a fax is requested.
Postage Next Day	\$25.00	\$25.00	Per item mailed next day receipt.
Postage Second Day	\$15.00	\$15.00	Per item mailed 2nd day receipt.
Regulation D Excess Debit	\$10.00	\$10.00	Per transaction from a savings or money market account exceeding the 6 limited transactions permitted each statement period by Regulation D.
Research	\$35.00	\$35.00	Per hour. Minimum charge is \$10.00.
Returned Check	\$10.00	\$10.00	Per item cashed or deposited and returned unpaid.
Returned Mail	\$10.00	\$10.00	Per item mailed and returned as undeliverable.
Safe Deposit Box	\$25.00	\$25.00	Rental per year per 3 x 5 box.
	\$45.00	\$45.00	Rental per year per 3 x 10 box.
	\$45.00	\$45.00	Rental per year per 5 x 5 box.
	\$70.00	\$70.00	Rental per year per 5 x 10 box.
	\$95.00	\$95.00	Rental per year per 10 x 10 box.
Safe Deposit Box Drilling	\$275.00	\$275.00	Per box when keys are lost.

* NSF/UCF Fees and ATM fees are not subject to business earnings credit



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Personal and Business Account Fees (continued)	Fee Amount For Personal Accounts	Fee Amount For Business Accounts	When Is The Fee Charged?
Safe Deposit Box Replacement Key	\$25.00	\$25.00	Per key per box when keys are lost.
Statement Print	\$5.00	\$10.00	Per copy of statement requested when statement has been previously delivered. (<i>Free through e-statements.</i>)
Stop Payment	\$35.00	\$35.00	Per check or range of checks or ACH stop pay requested.
Uncollected Funds	\$30.00	\$30.00*	Per occurrence when funds are drawn on an unavailable deposit.
Verification of Deposit	\$10.00	n/a	Per third party request for account verification.
Wire - Late Processing	\$15.00	\$15.00	Per outgoing wire transfer requested for processing after 2:00 p.m.
Wire Transfer - Incoming	\$10.00	\$10.00	Per domestic or international wire.
Wire Transfer - Outgoing Domestic	\$30.00	\$30.00	Per wire.
Wire Transfer - Outgoing International	\$45.00	\$45.00	Per wire.

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