



Service Fee Schedule – Effective December 18, 2025

Account Activity/Information Print Out Fee	\$	1.00	Per Page
Account Research Fee	\$	25.00	Per Hour (minimum of one hour)
Account Restraint Services Fee (Writs, Levies, Garnishments, Citations, Interrogatories, etc.)	\$	100.00	Per Order plus legal costs
Check (Debit) Card Fees (1):			
Temporary Card	\$	3.00	Per Card
Lost or Stolen Card Replacement	\$	5.00	Per Card
International Transaction Fee		2.00%	Of The Transaction Amount
		1.80%	In U.S. Dollars
Check Collection Fee	\$	25.00	Per Check plus drawee bank charges
Check Fees:			
Check Printing Fee	\$	Pricing Varies	
Temporary Check Fee	\$	0.25	Per Check
Check Protest Fee	\$	35.00	Per Check
Dormant Account Fee	\$	5.00	Per Month if Account is Inactive for 12 months (Checking, Money Market and Investor accounts) or for 24 months (Statement Savings Accounts)
Escheatment Fee Charged to accounts that are escheated due to abandoned property laws	\$	50.00	Per Account
Excess Transaction Fee (2) Charged to Statement Savings Accounts – Business and Personal	\$	10.00	Per Item Exceeding 6 in a Statement Cycle
Foreign Currency Fee:			
Purchasing Foreign Currency (USD to Foreign)	\$	10.00	Per Order plus shipping
Selling Foreign Currency (Foreign to USD)	\$	15.00	Per Order plus shipping
Non-Sufficient Funds and Overdraft Fees:			
Non-Sufficient Funds (NSF) Item (3)	\$	35.00	Per Item
Non-Sufficient Funds (NSF) Return Item (3)	\$	35.00	Per Item
Non-Sufficient Funds (NSF) Uncollected Item (3)	\$	35.00	Per Item
Continuous Overdraft (4)	\$	5.00	Per Business Day, beginning on the 5th Business Day the Account is Overdrawn
IRA Transfer Fee	\$	25.00	Per Transfer to Another Financial Institution
Loan Payment Fees:			
Online Payment using Bill Matrix as a Registered User		No Charge	
Online Payment using Bill Matrix as a Guest	\$	5.00	Per Payment
Request to Bank Employee to charge Loan Payment from a Non-Wayne Bank Account (Debit Card or ACH)	\$	8.00	Per Request
Medallion Stamp Signature Guarantee Fee	\$	10.00	Per Item
Night Depository Fees:			
Night Depository Locked Bags	\$	50.00	Per Bag
Night Depository Unlocked Bags	\$	15.00	Per Bag
Night Depository Vault Key Replacement	\$	5.00	Per Key
Official Bank Check Fees (Waived for Rewards Checking Accounts):			
Money Orders	\$	5.00	Per Item
Official Checks	\$	7.00	Per Item

Overdraft Protection Fees:			
Overdraft Protection Sweep (from another Wayne Bank Account)	\$	10.00	Per Transfer
Consumer Line of Credit (Cash Reserve opened prior to 7/25/2024)	\$	50.00	Per Year
Consumer Line of Credit (Cash Reserve opened 7/25/2024 and later)	\$	35.00	Per Year
Business Equity Line of Credit	\$	5.00	Per Transfer
Photocopy Fee	\$	0.25	Per Page
Remote Deposit Capture Scanner Fees:			
Customer Owned Scanner	\$	10.00	Per Month
Bank Owned Single-feed Scanner	\$	20.00	Per Month
Bank Owned 50 DPM Scanner	\$	30.00	Per Month
Returned Deposited Item Fee (Business Accounts Only)	\$	15.00	Per Item
Safe Deposit Box (SDB) Fees:			
Box Drilling (both keys lost)	\$	150.00	Per Box plus drilling cost
Box Inventory Completed by Bank Employee	\$	50.00	Per Hour/1 Hour Minimum
Key Replacement (single lost key)	\$	35.00	Per Key
Past Due Payment	\$	10.00	Per Box on the 30 th Day Past Due
Annual Box Rent (5):			
	2 X 5	\$	30.00 Per Box
	2.5 X 5	\$	30.00 Per Box
	2.5 X 10	\$	40.00 Per Box
	3 X 5	\$	35.00 Per Box
	3 X 8	\$	40.00 Per Box
	3 X 10	\$	50.00 Per Box
	4 X 5	\$	40.00 Per Box
	4.5 X 6	\$	45.00 Per Box
	4 X 10	\$	55.00 Per Box
	5 X 5	\$	45.00 Per Box
	5X 6	\$	50.00 Per Box
	5 X 10	\$	65.00 Per Box
	6 X 10	\$	80.00 Per Box
	8 X 10	\$	90.00 Per Box
	9 X 10	\$	95.00 Per Box
	10 X 10	\$	100.00 Per Box
	10.5 X 10.5	\$	125.00 Per Box
Statement Fees:			
eStatements			No Charge
Paper Statement (excluding Wayne Wallet Account)			No Charge
Extra/Reproduced Statement (waived for Simply Free Checking Accounts)	\$	5.00	Per Statement
Undeliverable Mail Statement Charged for each statement returned undeliverable by the USPS	\$	5.00	Per Statement
Stop Payment Fee	\$	35.00	Per Item
Transfer Fees:			
Mobile Banking Transfer			No Charge
Online Banking Transfer			No Charge
Telephone Banking Transfer			No Charge
Telephone Request to Bank Employee to transfer funds to/from a Wayne Bank Account	\$	5.00	Per Transfer
Wire Transfer Fees:			
Incoming Wire Transfer	\$	15.00	Per Wire Transfer
Incoming Foreign Wire Transfer Using SWIFT Code	\$	25.00	Per Wire Transfer
Domestic Outgoing Wire Transfer	\$	30.00	Per Wire Transfer
Foreign Outgoing Wire Transfer – Foreign Currency	\$	65.00	Per Wire Transfer
Outgoing Foreign Wire Transfer – U.S. Currency	\$	65.00	Per Wire Transfer

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- 1 If you use an ATM that is not operated by Wayne Bank, you may be charged a fee by the operator of the machine and/or by an automated transfer network.
 - 2 Transactions limited to 6 per statement cycle include transfers and withdrawals made by a preauthorized, automatic, telephone, or computer transfers, or instruction, or by check, draft, debit card or similar order to a third party. In-person and ATM transactions are unlimited.
 - 3 Non-sufficient funds (NSF) may be created by check, in-person withdrawals, point-of-sale (POS) or ATM transactions, or other electronic means when there are not enough funds to cover the item, or the funds are not available for withdrawal ("uncollected"). An NSF fee may be charged regardless if the item is paid or returned. Items returned may be presented for payment by the payee or their financial institution multiple times, which may result in multiple NSF fees. For personal accounts, NSF fees will not be charged for re-presentments and a maximum of 5 NSF fees per business day will be charged for overdrawn balances of \$5.00 or more. For business accounts, NSF fees are charged for all items presented against insufficient or uncollected funds, regardless of the overdraft balance amount, the number of items presented, or the number of times the item is re-presented for payment.
 - 4 Continuous Overdraft Fee is charged when a personal account remains overdrawn \$5.00 or more for 5 consecutive business days. There is not any de minimis amount applied to business accounts.
 - 5 Not all SDB sizes may be available at each branch. NY state sales tax must be added to the annual SDB rental fee for all SDBs rented in NY offices. Contents of SDBs are not FDIC Insured.

Revised December 18, 2025

MEMBER FDIC