



## Service Fee Schedule

Account Research Fee	\$ 25.00 per hour
Account Restraint Services Fee (writs, levies)	\$ 100.00 plus legal costs
<b>ATM/Check Card Fees</b>	
Business Annual Cardholder fee	\$ 15.00 per active card
Consumer Annual Cardholder fee	\$ 12.00 per active card
Instant Issuance Card	\$ 3.00
Lost/Stolen Card Replacement	\$ 5.00
International Transaction Fee	2.00% of the transaction amount 1.80% in US currency
Bond Coupon Collection Fee	\$ 15.00
Check Collection Fee	\$ 25.00 plus drawee bank charges
Check Protest Fee	\$ 35.00
<b>Dormant Account Fees</b>	
Checking accounts dormant after 1 year of inactivity	\$ 5.00 per month
Savings, Money Market, & Investor account dormant after 2 years of inactivity	\$ 5.00 per month
Escheatment Fee	\$ 50.00
Charged to accounts that are escheated due to abandoned property laws	
Excess Transaction Fee	\$ 10.00 per item exceeding 6
Charged to Savings, Money Market, & Investor Accounts	
<b>Insufficient Funds Fee</b>	
NSF Item Fee*	\$ 35.00
NSF Return Item Fee*	\$ 35.00
Maximum of 5 fees per day for overdraft balances of \$5.00 or more for consumers only, business accounts have no maximum	
Continuous Overdraft Fee	\$ 5.00 per day
Charged when a consumer account remains overdrawn \$5.00 or more for five days, business accounts are charged for all continuous overdrafts and all dollar amounts overdrawn for five days or more	
*Fee applies to all accounts having insufficient funds for each check, preauthorized debit, ATM withdrawal and transfer, Point of Sale (POS) transaction, telephone transfer, online bill payment, online banking transaction, in-person withdrawal, or other electronic means such as ACH presentment/representation. The fee is charged each time the same item is resubmitted against insufficient funds.	
IRA Transfer Fee	\$ 25.00
Charged per IRA transferred to another institution	
<b>Loan Payment Fees</b>	
Telephone request to bank employee	\$ 8.00
Online payment using Bill Matrix as a guest	\$ 5.00
Online payment using Bill Matrix as a registered user	free
Medallion Stamp Signature Guarantee Fee	\$ 10.00
<b>Night Depository Fees</b>	
Night Depository Locked Bags	\$ 50.00 per bag
Night Depository Unlocked Bags	\$ 15.00 per bag
<b>Official Bank Check Fees (waived for Rewards Checking members)</b>	
Certified Checks	\$ 5.00
Money Orders	\$ 5.00
Official Checks	\$ 7.00
Cashiers Checks	\$ 5.00
<b>Overdraft Protection Fees</b>	
Overdraft Protection Sweep (from another Wayne Bank account)	\$ 10.00 per transfer
Consumer Line of Credit (Cash Reserve)	\$ 50.00 per year
Business Equity Line of Credit	\$ 5.00 per transfer
Photocopy Fee	\$ 0.25 each
Print Out of Account Activity or Information Fee	\$ 1.00 per page
<b>Remote Deposit Capture</b>	
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
Return of Deposited Item Fee	\$ 15.00

Safe Deposit Box Fees		
Key Replacement (single lost key)		\$ 35.00
Box Drilling (must be drilled if both keys lost)		\$ 150.00 plus drilling cost
Past Due Payment (30 days)		\$ 10.00
Inventory (if completed by bank employee)		\$ 50.00 per hour, 1 hour minimum
Annual Box Rent*	2 X 5	\$ 30.00
	2.5 X 5	\$ 30.00
	2.5 X 10	\$ 40.00
	3 X 5	\$ 35.00
	3 X 8	\$ 40.00
	3 X 10	\$ 50.00
	4 X 5	\$ 40.00
	4.5 X 6	\$ 45.00
	4 X 10	\$ 55.00
	5 X 5	\$ 45.00
	5 X 6	\$ 50.00
	5 X 10	\$ 65.00
	6 X 10	\$ 80.00
	8 X 10	\$ 90.00
	9 X 10	\$ 95.00
	10 X 10	\$ 100.00
	10.5 X 10.5	\$ 125.00
*Plus NY state sales tax for all boxes rented from NY offices		
**Contents of a Safe Deposit Box are not FDIC insured**		
Statement Fee (reproduced statement)		\$ 5.00
Stop Payment Fee		\$ 35.00
Transfer Fees		
Telephone Banking		Free
Online Banking		Free
Mobile Banking		Free
Telephone Request to Bank Employee		\$ 5.00 per transfer
Undeliverable Statement Fee		\$ 5.00
Charged for each statement returned undeliverable by the USPS		
Wire Transfer Fees		
Incoming Wire		\$ 15.00
Incoming Foreign Wire Using SWIFT Code		\$ 25.00
Domestic Outgoing Wire		\$ 30.00
Foreign Outgoing Wire - Foreign Currency		\$ 65.00
Foreign Outgoing Wire - US Currency		\$ 65.00