



Service Fee Schedule

Account Research Fee	\$ 25.00	per hour
Account Restraint Services Fee (writs, levies)	\$ 100.00	plus legal costs
ATM/Check Card Fees		
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	
Dormant Account Fees		
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		
Insufficient Funds Fee		
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		
Loan Payment Fees		
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	
Night Depository Fees		
Night Depository Locked Bags	\$ 50.00	per bag
Night Depository Unlocked Bags	\$ 15.00	per bag
Official Bank Check Fees (waived for Rewards Checking members)		
Certified Checks	\$ 5.00	
Money Orders	\$ 5.00	
Official Checks	\$ 7.00	
Cashiers Checks	\$ 5.00	
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	each
Print Out of Account Activity or Information Fee	\$ 1.00	per page
Remote Deposit Capture		
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