



Service Fee Schedule – Effective December 1, 2024

Account Activity/Information Print Out Fee	\$	1.00	Per Page
Account Research Fee	\$	25.00	Per Hour
Account Restraint Services Fee (Writs, Levies, Garnishments, Citations, Interrogatories, etc.)	\$	100.00	Per Order plus legal costs
Automated Teller Machine (ATM)/Check (Debit) Card Fees (1):			
Annual Debit Card Fee – Business Account	\$	15.00	Per Active Card
Annual Debit Card Fee – Personal Account	\$	12.00	Per Active Card
Instant Issuance 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 (NSF) Fees:			
NSF Item (3)	\$	35.00	Per Item
NSF Return Item (3)	\$	35.00	Per Item
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
Telephone Request to Bank Employee 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):			
Certified Checks	\$	5.00	Per Item
Money Orders	\$	5.00	Per Item
Official Checks	\$	7.00	Per Item
Cashier's Checks	\$	5.00	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
Telephone Request to Bank Employee from a Non-Wayne Bank Account (Debit Card or ACH)	\$	8.00	Per Request
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	\$	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 Transfer to Bank Employee 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

- 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 or automatic transfer or telephonic order or instruction, or by check, draft, debit card or similar order to a third party.
- 3 Non-sufficient funds 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"). The fee is charged each time the same item is resubmitted against insufficient or uncollected funds, regardless if the item is paid or returned. For personal accounts, a maximum of 5 fees per business day will be charged for overdrawn balances of \$5.00 or more. For business accounts, fees are charged for all items presented against insufficient or uncollected funds, regardless of the overdraft balance amount or the number of items presented.
- 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 Community Office. 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 1, 2024

MEMBER FDIC