

Schedule of Fees

Effective February 1, 2020



Personal and Business Account Fees	Fee Amount For Personal Accounts	Fee Amount For Business Accounts	When Is The Fee Charged?
Account Inactivity	\$10.00	\$10.00	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	\$5.00	\$5.00	Per check requested. Image copies of front and back of check included. <i>(Free through e-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	\$10.00	\$10.00	Per item.
Early Closeout Fee	\$50.00	\$50.00	Per checking, savings, or money market account closed within 12 months of opening date.
Escheatment Fee	\$50.00	\$50.00	Per account.
Foreign Currency Fee	\$20.00	n/a	Expedited order (receive by 10:30am next day).
Foreign Item - Non-Collection	\$10.00	\$10.00	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.
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	\$35.00	\$35.00	Rental per year per 3 x 5 box.
	\$55.00	\$55.00	Rental per year per 3 x 10 box.
	\$55.00	\$55.00	Rental per year per 5 x 5 box.
	\$80.00	\$80.00	Rental per year per 5 x 10 box.
	\$105.00	\$105.00	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

Schedule of Fees

Effective February 1, 2020



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	\$15.00	n/a	Per third party request for account verification.
Wire Transfer - Incoming	\$15.00	\$15.00	Per domestic or international wire.
Wire Transfer - Outgoing Domestic	\$30.00	\$35.00	Per wire.
Wire Transfer - Outgoing International	\$45.00	\$45.00	Per wire.

Business Service Fees	Fee Amount For Business Accounts	When Is The Fee Charged?
ACH Credit	\$0.15	Per item.
ACH Debit	\$0.15	Per item.
ACH Return	\$5.00	Per ACH returned item.
Account Reconciliation Module	\$30.00	Per month for use of Account Reconciliation Module with positive pay service.
Auto Load Module	\$20.00	Per month for use of Auto Load Module with positive pay service.
Cash Management - Basic	\$25.00	ACH low volume access fee per month for all customers using ACH services prior to 2-1-16 and for customers who began using ACH services as of 2-1-16 or after and send less than 25 batches monthly. <i>(Volume determined annually based on average of prior year ACH activity. No mid-year fee changes between annual reviews if volume changes.)</i>
Cash Management - Full	\$75.00	ACH high volume access fee per month for customers who began using ACH services as of 2-1-16 or after and send 25 or more batches monthly. <i>(Volume determined annually based on average of prior year ACH activity. No mid-year fee changes between annual reviews if volume changes.)</i>
Line of Credit Sweep	\$215.00	Per month for automatic line-of-credit / operating account balance sweep service, regardless of the number of sweeps during the month.
Money Market Sweep	\$55.00	Per month for automatic money market / operating account balance sweep service, regardless of the number of sweeps during the month. <i>(Regulation D transaction limitations apply.)</i>
Outgoing Domestic Wire - Online	\$25.00	Per wire processed through Online Banking.
Outgoing International Wire - Online	\$40.00	Per wire processed through Online Banking.
Positive Pay	\$70.00	Per month when using positive pay service for check only or for both ACH and check. Maximum of 2 accounts included.
Positive Pay - 3 or more accounts	\$15.00	Additional charge per account per month for each account over 2 when using positive pay service for check only or for both ACH and check.

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

Schedule of Fees

Effective February 1, 2020



Business Service Fees (continued)	Fee Amount For Business Accounts	When Is The Fee Charged?
Positive Pay – ACH only	\$40.00	Per month when using positive pay service for ACH only. Maximum of 2 accounts included.
Positive Pay - ACH only - 3 or more accounts	\$15.00	Additional charge per account per month for each account over 2 when using positive pay service for ACH only.
RDC - 1-2 accounts	\$35.00	Per single feed machine per month for 1-2 accounts using remote deposit capture.
RDC - 3-4 accounts	\$55.00	Per single feed machine per month for 3-4 accounts using remote deposit capture.
RDC - 5 or more accounts	\$80.00	Per single feed machine per month for 5 or more accounts using remote deposit capture.
RDC-Multi-Feed - 1-2 accounts	\$55.00	Per multi-feed machine per month for 1-2 accounts using remote deposit capture.
RDC-Multi-Feed - 3-4 accounts	\$75.00	Per multi-feed machine per month for 3-4 accounts using remote deposit capture.
RDC-Multi-Feed - 5 or more accounts	\$100.00	Per multi-feed machine per month for 5 or more accounts using remote deposit capture.
RDC Per Deposit Item	\$0.15	Per deposit item using remote deposit capture.
Same Day ACH File	\$3.00	Per ACH payment batch submitted for same day processing/settlement.
Standard ACH File	\$2.00	Per ACH payment batch submitted for standard next day processing/settlement.