

GENERAL ACCOUNT FEES		Account Close Out within 90 days of opening	\$10.00
		Account/Item Collection Fee	Varies
		Bank Checks / Money Orders	\$5.00
		Canadian Items (Drawn in U.S. Dollars or Canadian Dollars)	\$15.00
		Certified Check	\$10.00
		Check Cashing for Non-Customers (Checks drawn on Windsor Federal Bank are cashed at our discretion, subject to our requirements. Daily limits apply.) Checks drawn on-us (non-payroll checks) Checks drawn on-us (payroll checks)	\$5.00 No Charge
		Foreign Check Collection (per item) US Dollar Value <\$500 or >\$500 ¹	\$15.00 / \$20.00 per check
		Inactive Account Monthly Fee ^{2,3}	\$2.00
		Legal Document Servicing on Account (levies, warrants, bank executions, etc)	\$100.00 (per document)
		Lost Passbook Fee	\$10.00
		Telephone Transfer completed by a Bank Representative	\$5.00
		Temporary Checks (3)	\$1.00
		Non-Sufficient Funds Fee (Check, ACH debit, Debit Card, POS, ATM, Online Bill Payment or Over the Counter withdrawal transactions (per item paid or returned))*	\$35.00
		Overdraft Protection (Automatic Transfer from Business Savings to Business Checking (per day regardless of # of items)	\$5.00/day
		Returned Item (deposited, cashed or paid) ⁴	\$25.00 (per item)
		Stop Payment (Check, ACH, Bill Pay, Bank Check or Money Order)	\$30.00 (per item)
	Uncollected Funds Fee	\$25.00	
SERVICE FEES		Check Printing & Accounting Supplies (prices vary depending on style of checks)	Varies
		Copy Fee (statement, check, etc.)	\$5.00
		Research Reconciliation Charge (one hour minimum charge)	\$40.00
		Statement Balancing	\$25.00 / per hour
		Coin Machine Redemption - Non Customer	\$2.00 or 5% whichever is greater
		Medallion Signature Guarantee - Accountholder only (limits apply)	Free
		Night Drop Service	Free
		Night Drop - Lost Key	\$15.00
		Notary Service - Accountholder only	Free
		Postage Stamps	At cost
ATM/DEBIT CARD FEES		ATM/Debit Card Replacement card (in branch or by mail)	\$15.00
	Access your money at any SUM® ATM without a surcharge!	ATM Transaction Fee at a non-Windsor Federal Bank ATM (Surcharge) ⁵	Varies
		ATM Transaction Fee at a Windsor Federal Bank ATM for Accountholders	Free
		ATM Transaction Fee by Windsor Federal Bank Accountholders at a non-Windsor Federal Bank ATM	Free
		ATM Balance Inquiry for non-customers at a Windsor Federal Bank ATM ⁵	\$1.50
		ATM Transaction surcharge for non-customers at a Windsor Federal Bank ATM ⁵	\$4.00
	International Debit Card Transactions	up to 1.5% of the US Dollar amount (per transaction)	
WIRE TRANSFERS	INCOMING	Wire Transfer - Domestic Incoming	\$15.00
		Wire Transfer - International Incoming	\$20.00
	OUTGOING	Wire Transfer - Domestic Outgoing	\$25.00
		Wire Transfer - International Outgoing in US Dollars	\$40.00
		Wire Transfer - International Outgoing in Foreign Currency	\$40.00
		Wire Transfer - International Outgoing / US Dollars (when no Correspondent Bank is supplied)	\$45.00
ONLINE BANKING	Cash Management Services Available upon Request! *****	Online & Mobile Banking / Bill Payment Service	Free
		Expedited Bill Payment (when available)	Varies

¹ Provisional Credit Item, other restrictions and details may apply.

² Checking Account balance is below \$200 with no activity for 6 months

³ Savings Account balance is below \$200 with no activity for 1 year

⁴ Checks returned to the bank for the first time may be automatically redeposited

⁵ No surcharge fee for Members of the SUM network

*Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Safe Deposit Boxes are available at certain offices and may have limited size availability.