

GENERAL ACCOUNT FEES		Account Close Out within 90 days of opening	\$10.00
		Bank Checks ¹ / Money Orders	\$5.00
		Canadian Check Collection (per item) ²	\$15.00
		Certified Check	\$10.00
		Check Cashing - Non Customer (limits apply)	\$5.00
	INTERNATIONAL CHECKS	Foreign Check Collection (per item) US Dollar Value <\$500 ² or >\$500 ²	\$15.00 / \$20.00 (per check)
		Foreign Check Collection Pass Thru Fee from Foreign Bank ²	Varies
		Inactive Account Monthly Fee ^{3,4,10,11}	\$2.00
		IRA / HSA Transfer to another Financial Institution	\$25.00
		Legal Document Servicing on Account (levies, warrants, bank executions, etc)	\$100.00 (per document)
		Lost Passbook Fee	\$10.00
		Research Fee	\$40.00/hour (min 1 hour)
		Stop Payments ⁵	\$30.00
		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))* ¹⁰	\$30.00	
	Overdraft Protection transfer from Savings to Checking ^{7,10}	\$5.00/day	
	Uncollected Funds Fee ¹⁰	\$25.00	
SERVICE FEES		Copy Fee (statement, check, etc.)	\$5.00
		Account Reconciliation	\$40.00/hour (min 1 hour)
		Coin Machine Redemption - Non Customer	\$2.00 or 5% whichever is greater
		Medallion Signature Guarantee - Accountholder only (limits apply)	Free
		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) ^{8,9}	Varies
		ATM Transaction Fee at a Windsor Federal Bank ATM for Accountholders	Free
		ATM Transaction Fee for Windsor Federal Bank Accountholders at non-Windsor Federal Bank ATM's	Free
		ATM Balance Inquiry for non-customers at a Windsor Federal Bank ATM ⁹	\$1.50
		ATM Transaction surcharge for non-customer at a Windsor Federal Bank ATM ⁹	\$4.00
	International Debit Card Transactions	up to 1.5% of the US Dollar amount (per transaction)	
WIRE TRANSFERS	INCOMING	Wire Transfer - Domestic Incoming ⁶	\$15.00
		Wire Transfer - International Incoming ⁶	\$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		Online & Mobile Banking / Bill Payment Service	Free
		Expedited Bill Payment (when available)	Varies

¹ One free Bank Check per month with the Interest Plus or Performance Plus Checking or unlimited Bank Checks with Partnership Plus Checking

² Provisional Credit Item, other restrictions and details may apply.

³ Checking Account balance is below \$200 with no activity for 6 months

⁴ Savings Account balance is below \$200 with no activity for 1 year

⁵ No fee for Stop Payments with the Partnership Plus Checking

⁶ No fee for incoming Wire transfers with Partnership Plus Checking

⁷ No fee for OD Protection transfers with the Performance Plus or Partnership Plus Checking

⁸ ATM fees incurred by other Financial Institutions are rebated each cycle with Partnership Plus Checking

⁹ No surcharge fee for Members of the SUM network

¹⁰ No fee for Home Town Checking

¹¹ Fee is waived for account holders under 18 and over 62 years of age

*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.

PERSONAL CHECKING ACCOUNTS

ACCOUNT NAME	MINIMUM TO OPEN	MONTHLY SERVICE CHARGE	QUALIFICATION(S) TO WAIVE MONTHLY SERVICE CHARGE
Student Checking	\$10.00	None	No minimum balance required. For students 13 – 18 years of age. The account will convert to a Totally Free Plus Checking Account on the student's 19 th birthday.
Totally Free Plus Checking	\$25.00	None	No Monthly Service Charge, no minimum balance required.
Interest Plus Checking	\$25.00	\$8.00	Monthly Service Charge is waived when: Daily Balance of \$500 or more is maintained in the checking or a Daily Balance of \$4,000 is maintained in any combination of the Interest Plus Checking, savings, money market, certificate of deposit or IRA accounts.
Performance Plus Checking	\$25.00	\$12.00	Monthly Service Charge is waived when: Daily Balance of \$2,500 is maintained in the checking or a Daily Balance of \$10,000 is maintained in any combination of the Performance Plus Checking, savings, money market, certificate of deposit or IRA accounts.
Partnership Plus Checking	\$25.00	\$25.00	Monthly Service Charge is waived when: Daily Balance of \$10,000 is maintained in the checking or a Daily Balance of \$50,000 is maintained in any combination of the Partnership Plus Checking, savings, or money market accounts.
Health Savings Account	\$10.00	\$2.00	N/A

PERSONAL SAVINGS ACCOUNTS

ACCOUNT NAME	MINIMUM TO OPEN	MONTHLY SERVICE CHARGE	QUALIFICATION(S) TO WAIVE MONTHLY SERVICE CHARGE
Student Savings	\$10.00	None	No minimum balance required. For students 13 – 18 years of age. The account will convert to a Statement Savings Account on the student's 19 th birthday.
Statement Savings	\$10.00	\$2.00	Maintain a Daily Balance of \$100 or more or the accountholder is under age 18 or over age 62.*
Money Market Investment Account	\$10.00	\$8.00	Maintain a Daily Balance of \$2,500 or more.
Jumbo Money Market Account	\$10.00	\$10.00	Maintain a Daily Balance of \$5,000 or more.
Holiday Club	\$10.00	None	Withdrawals prior to the maturity date will incur a \$5 charge.

*Minimum balance requirement is waived for the first year for account holders with a new or existing Windsor Federal Bank checking account.

SAFE DEPOSIT BOXES

	BOX SIZE	DISCOUNTED ANNUAL FEE**	ANNUAL FEE**
Safe Deposit Boxes are available at certain offices and may have limited size availability.	2" x5"	\$30.00	\$40.00
	3" x5"	\$40.00	\$50.00
	5"x5"	\$50.00	\$60.00
	2"x10"	\$50.00	\$60.00
	3"x10"	\$60.00	\$80.00
	5"x10"	\$80.00	\$100.00
	10"x10"	\$125.00	\$150.00
Drilling Fee / Lost Key Fee			\$225.00
Late Payment Fee			\$25.00

**Safe Deposit Box Annual Fee discounted with auto-pay from a designated Windsor Federal Bank checking, statement savings or money marketing account.



For Locations Near You Visit:

WindsorFederal.com
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