Schedule of Business Account Fees

Regular Business Checking***

Minimum balance to open account is $20.

A monthly earnings allowance is calculated at a variable rate of interest on the average balance in your account. This allowance may be sufficient to offset any monthly service charges during the statement cycle.

There are no minimum balance requirements.

Monthly Maintenance Charge	$ 5.00
Per Deposit	$ 0.35
Per Item Deposited	$ 0.08
Per Check Paid	$ 0.15

Non-Profit Now Checking***

Minimum balance to open account is $20.

There are no minimum balance requirements.

Pays a variable rate of interest.

Monthly Maintenance Charge	$ 1.00
Per Deposit	$ 0.35
Per Item Deposited	$ 0.08
Per Check Paid	$ 0.15

Minimum balance to earn interest	*Annual Percentage Yield (APY)*
$0.01	_____

Proprietary Now Checking***

Minimum balance to open account is $20.

There are no minimum balance requirements.

Pays a variable rate of interest.

Monthly Maintenance Charge	$ 2.50
Per Deposit	$ 0.35
Per Item Deposited	$ 0.08
Per Check Paid	$ 0.15

Minimum balance to earn interest	*Annual Percentage Yield (APY)*
$0.01	_____

***Please refer to the miscellaneous charges section for direct charges that may apply.

Business Statement Savings Account***

Minimum balance to open account is $20.

There are no minimum balance requirements.

Pays a variable rate of interest.

Minimum balance to earn interest	*Annual Percentage Yield (APY)*
$50,000.00 or more	_____
$20,000.00 to $49,999.99	_____
$10,000.00 to $19,999.99	_____
$0.01 to $9,999.99	_____

Business Money Market Account***

Minimum balance to open account is $20.

There is no monthly service fees when you maintain a minimum balance of $1,000 in the account. Otherwise, there is a monthly service fee of $2.50. Minimum balance to open account is $20.

Pays a variable rate of interest.

Minimum balance to earn interest	*Annual Percentage Yield (APY)*
$50,000.00 or more	_____
$20,000.00 to $49,999.99	_____
$10,000.00 to $19,999.99	_____
$0.01 to $9,999.99	_____

To obtain current rates, ask a member of our staff, or visit our website WalpoleCoop.com

Miscellaneous Charges

Overdraft:

Insufficient or Uncollected Funds – Fee is imposed for overdrafts created by checks, in-person withdrawals, or by any other electronic means, as applicable.

(per item)	$ 15.00
Return Items	$ 4.73
Stop Payments	$ 12.00
Certification	$ 10.00
Treasurer Checks	$ 2.00
Money Orders	$ 1.00
Travelers Checks	1.0% of Face Value
Gift Checks (per check)	$ 2.50
Wire Transfers:	
Incoming	$ 5.00
Outgoing	$ 10.00
Check Collection (per item)	$ 12.00
Legal Processing (per garnishment or levy)	$ 20.00
Deluxe Check Order	Price varies
Research:	
Hourly Rate (per hour)	$ 20.00
Per Copy	$ 5.00
Statement Copies (per statement)	$ 5.00
On-line statements (each)	$ 3.00
Online Banking	No charge

Safe Deposit Boxes

Box Sizes	Annual Fees
3x5	$ 40.00
5x5	$ 55.00
3x10	$ 80.00
5x10	$ 90.00
7x10	$110.00
10x10	$150.00

Lost Safe Deposit Key (each)	$ 15.00
Safe Deposit Drilling	$155.00

continued on back . . .

Please note: We are not responsible for ATM "surcharges" that may be imposed by other financial institutions or ATM owners.

Account Terms

- Your interest rate and annual percentage yield may change. At our discretion, we may change the rate for your account at any time. There are no maximum or minimum limitations to the amount that this rate may change.
- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest is credited on the monthly statement end date. If you close your account before interest is credited, you will receive the accrued interest to the close-out date.

For Statement & Passbook Savings Account

- You are permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle to another account at this bank or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card or similar order and payable to third parties.

For Business Money Market Account

- You are permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle to another account at this bank or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card or similar order and payable to third parties.

Miscellaneous Charges (continued)

Remote Deposit Capture	Monthly Fee	Item Fee
Tier 1 – 5,000 and over checks per month	$19.00	14¢
Tier 2 – 1,000 – 4,999 checks per month	$29.00	15¢
Tier 3 – 500 – 999 checks per month	$39.00	18¢
Tier 5 – Under 500 checks per month	$49.00	20¢

Scanner	No charge
Return Fee (paid upon return of item)	$5.00

WALPOLE CO-OPERATIVE BANK

982 Main Street • Walpole
508.668.1080
WalpoleCoop.com

EQUAL HOUSING LENDER

Member FDIC
Member SIF

Schedule of Account Fees

Business Accounts

WALPOLE CO-OPERATIVE BANK