



WINCHESTER
CO-OPERATIVE BANK

The following fees may be assessed against your accounts and the following transaction limitations, if any, apply to your account.

Check Printing.....	Fee depends on style and quantity of check order
Treasurer's Check.....	No charge
Money Order.....	No charge
Traveler's Checks.....	No charge
Traveler's Checks for Two.....	\$.50 per \$100.00
Gift checks.....	\$2.50 per check
Nonsufficient Funds (NSF Return Item)* each.....	\$15.00
Massachusetts 18/65 Accounts (NSF Return Item)* each	\$5.00
Return Deposited Item - each.....	\$4.00
PopMoney® Next Day Delivery.....	\$1.00
Account Research.....	\$20.00 per hour, \$2.50 per check copy
Stop Payment* - each.....	\$12.00
Stop Payment* - series.....	\$12.00
Wire Transfer	
Domestic.....	\$15.00
Foreign.....	\$30.00
Copy of Check.....	\$2.50
Safe Deposit Box.....	fees varies by box size
Lost key.....	\$15.00
Box Drilling or Two Keys Lost.....	\$175.00

*The categories of transactions for which a Nonsufficient Funds or Stop Payment fee may be imposed are those by any of the following means: Check, ACH or Online Bill Payment.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time deposit account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

Massachusetts 18/65 Accounts

We offer one personal checking and savings account free of maintenance charges to customers 18 years of age or younger or 65 years of age and over. We may assess you a reasonable charge when payment has been refused because of nonsufficient funds. Some additional fees may be waived or discounted for eligible customers.

Please Refer to Our Separate Rate sheet for Current Interest Rate and Annual Percentage Yield Information.