



**IMPORTANT INFORMATION FOR OUR CUSTOMERS
COMMON FEATURES - LIMITS AND FEES**

Unless otherwise disclosed in the Truth in Savings Disclosure provided at account opening, the following apply to all of your accounts with Bank of Wolcott.

<u>Debit Card</u>		<u>Other Services</u>	
Replacement Card	\$ 12.00	Cashier's Check	\$ 5.00
<u>Stop Payment/Returned Items</u>		Overdraft Protection Transfer	\$ 8.00
Stop Payment	\$ 35.00	Early Account Closing (within 90 days)	\$ 50.00
Returned Overdraft Fee <i>(when more than one item is presented, multiple return overdraft fees may be charged)</i>	\$ 35.00	Dormant Account Fees (per month)*	\$ 5.00
Paid Overdraft Fee <i>(when more than one item is presented, multiple paid overdraft fees may be charged)</i>	\$ 35.00	*Checking Accounts - balances less than \$1,000 and no deposit or withdrawal for a period of one year	
Daily Overdraft Charge (after 5th business day)	\$ 5.00	*Savings Account - balances less than \$1,000 and no deposit or withdrawal for a period of three years	
<u>Statement Assistance</u>		Account Transaction Register (per register)	\$ 1.00
Account activity printout or Duplicate Statement	\$ 5.00	Copy / Fax Service (per page)	\$ 3.00
Reconciling Statement or Account Research (per hour, 1 hour minimum)	\$ 30.00	Escheatment Fee	\$20.00
<u>Wire Transfers</u>		Tax Levies	\$20.00
Incoming or Outgoing Domestic Wire Transfer	\$ 25.00	Garnishment	\$20.00
Incoming or Outgoing Foreign Wire Transfer	\$ 60.00	Collection Item	\$20.00
Recurring Outgoing Domestic Wire Transfer	\$ 15.00	<u>Non-Customer Services</u>	
Recurring Outgoing Foreign Wire Transfer	\$ 60.00	Notary Fee	\$ 10.00
		Coin Counting	\$ 5.00
		Photo Copy	\$ 5.00

Effective November 6, 2024