

# Commercial Deposit Services

	<b>Commercial Analysis Checking</b>	<b>Small Business Checking</b>	<b>Business Savings</b>	<b>Business Money Market</b>
<b>Minimum to open</b>	NA	NA	NA	NA
<b>Minimum Balance requirement</b>	NA	NA	\$1,000.00	\$1,000.00 (average available balance)
<b>Maintenance Fee</b>	See Analysis Fees Schedule	NA	\$10/month if daily balance < \$1,000	\$20/month if average available balance < \$1,000
<b>Interest Bearing<sup>1</sup></b>	No	No	Yes	Yes
<b>Minimum balance requirement to earn interest</b>	NA	NA	\$0.01	\$0.01
<b>Transaction Limitations<sup>2</sup></b>	NA	NA	Yes	Yes
<b>Per check charges</b>	Refer to Analysis Accts on the Schedule of Fees	Refer to the Schedule of Fees	NA	No
<b>Direct Deposit</b>	Yes	Yes	Yes	Yes
<b>TWB Business Debit Card</b>	Yes	Yes	NA	Yes
<b>Free POS transactions and free non-TWB ATM transactions</b>	Yes	Refer to the Schedule of Fees	Yes	Yes
<b>Free Business Online Banking</b>	Yes	Yes	Yes	Yes
<b>Free Bill Pay</b>	Yes	Yes	Yes	Yes
<b>Night Depository<sup>3</sup></b>	Yes	Yes	Yes	Yes
<b>Miscellaneous Fees</b>	Refer to The Westchester Bank's Schedule of Fees for additional fees that may be imposed			

<sup>1</sup> Please call a local branch for current rate information

<sup>2</sup> Limit of six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party

<sup>3</sup> All locations have night depository except for Rye Brook



Fees are per item or per occurrence, unless otherwise specified

<b>Counter Checks (per check)</b> -----	\$1.00	<b>Foreign Check Collection Fee</b> -----	\$5.00
<b>Money Orders</b> -----	\$4.00	<b>Research Fees</b> (hourly) (plus \$1.00 per copy)	
<b>Official Checks</b> -----	\$10.00	(Minimum fee of \$7.50 plus copies)-----	\$30.00
<b>Stop Payments</b> -----	\$35.00	<b>Account Reconciliation:</b>	
<b>Overdraft/NSF Fees</b> -----	\$35.00	Initial Fee-----	\$50.00
<b>Returned Deposited Items</b> -----	\$10.00	Per Hour-----	\$25.00
<b>Special Request Statement</b> -----	\$2.00	<b>Credit Verifications:</b>	
<b>Legal Processing</b> (Garnishment and Levies)-----	\$100.00	Personal Accounts-----	\$5.00
<b>Account Early Closing</b> (within 30 days of opening)-----	\$25.00	Business Accounts-----	\$20.00
<b>Lost ATM Card</b> -----	\$5.00	<b>Wire Transfer Fees:**</b>	
<b>Lost Visa Check Card</b> -----	\$15.00	Domestic Outgoing Wires-----	\$20.00
<b>Check Protest Fee</b> -----	\$30.00	Domestic Incoming Wires-----	\$10.00
<b>Undeliverable Statement</b> -----	\$5.00	International Outgoing Wires-----	\$40.00
<b>Immigration Letters</b> -----	\$25.00	International Incoming Wires-----	\$20.00
<b>Notary Public Services</b> -----	\$2.00	<b>Small Business Checking:</b>	
<b>Collection Items</b> -----	\$25.00	First 500 items paid per month: combined deposits,	
<b>Sole-Proprietor NOW Account Monthly Fee</b> -----	\$15.00	ACH or ATM no charge. 501 items & all items	
<b>Monthly Inactive Account Fee - 2 years of inactivity</b>		thereafter per month/per item-----	\$0.25
(not applicable to Savings Account)-----	\$20.00		

\* Overdraft/NSF items may be created by checks, in-person Over the Counter Withdrawals, or ACH/electronic debits.

\*\*Additional charges may be imposed by the transferring bank and will be passed on to the customer. Wire transfers are only available to The Westchester Bank account holders only.

### COMMERCIAL ANALYSIS ACCOUNTS

Service charges and fees associated with Commercial Analysis Checking accounts are calculated through Account Analysis. Account Analysis allows a "credit" to be earned based on the balance in the account. With this earnings allowance, the service charges can be partially or fully offset.

#### Analysis is a 3-Step Process:

1. An earnings allowance is calculated using the Earnings Credit Rate (ECR) and the positive portion of the average monthly collected balance. If the average monthly collected balance is less than \$5,000, no ECR is earned. (The ECR is set by the Bank and is subject to change).
2. If the account was overdrawn during the same cycle, an overdraft interest charge will be calculated using the average negative ledger balance. (Overdraft interest charge rate is set by the Bank and is subject to change). Other Service Charges associated with Analysis Processing (see below) are also totaled.
3. Total service charges are then subtracted from the ECR to determine the net charge for services. If the ECR exceeds total charges, there will be no service charge, other than those listed in the schedule of fees (see above).

#### Analysis Processing Service Charges\*:

<b>Monthly Maintenance</b> -----	\$15.00	<b>Remote Deposit Capture -RDC</b> -----	\$70.00
<b>Per Checks Paid/Debit</b> -----	\$0.25	<b>RDC Additional Scanner Maintenance Fee</b> -----	\$35.00
<b>Per Deposit/Credit</b> -----	\$0.25	<b>Business Online Security Token Replacement</b> -----	\$25.00
<b>Per Item Deposited</b> -----	\$0.25	<b>Check Positive Pay Setup - per Account</b> -----	\$30.00
<b>Per Electronic Debit</b> -----	\$0.20	<b>Check Positive Pay Monthly Fee</b> -----	\$30.00
<b>Per Electronic Credit</b> -----	\$0.20	<b>Check Positive Pay Review item fee</b> -----	\$5.00
<b>Wire Transfer Fees*:</b>		<b>ACH Block/Stop Setup - per Account</b> -----	\$30.00
Domestic Outgoing Wires (per wire)-----	\$20.00	<b>ACH Block/Filter Setup - per Account</b> -----	\$30.00
Domestic Incoming Wires (per wire)-----	\$10.00	<b>ACH Block/Filter Monthly Fee - per Account</b> -----	\$30.00
International Outgoing Wires (per wire)-----	\$40.00	<b>ACH Block/Filter review item fee</b> -----	\$5.00
International Incoming Wires (per wire)-----	\$20.00		

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