

Personal Checking & Savings

	<i>Personal Checking</i>	<i>Personal Savings</i>	<i>Personal Now</i>	<i>Personal Money Market</i>
Minimum to open	None	None	None	None
Minimum Daily Balance requirement	None	None	\$100	None
Maintenance Fee	None	None	\$10 per month if daily balance falls below \$100	None
Interest Bearing¹	No	Yes	Yes	Yes
Minimum balance requirement to earn interest	NA	\$0.01	\$0.01	\$0.01
Transaction Limitations²	No	Yes	No	Yes
Per check charges	No	NA	No	No
Direct Deposit	Yes	Yes	Yes	Yes
TWB Debit Card	Yes	Yes	Yes	Yes
Free POS transactions and free non-TWB ATM transactions³	Yes	Yes	Yes	Yes
Free Online Banking	Yes	Yes	Yes	Yes
Free Bill Pay	Yes	Yes	Yes	Yes
Free Mobile Banking App	Yes	Yes	Yes	Yes
Free Telephone Banking⁴	Yes	Yes	Yes	Yes
Free first order of personalized checks	Yes	NA	Yes	Yes
Miscellaneous Fees	<i>Refer to The Westchester Bank's Schedule of Fees for additional fees that may be imposed</i>			

¹ Please call a local branch for current rate information

² 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

³ ATM or terminal operator surcharges may apply

⁴ Carrier charges may apply

Personal Certificate of Deposit

	Minimum Balance to open and earn disclosed interest rate⁵	Interest Compounded & Credited	Auto Renewal⁶	Early Withdrawal Penalty	Transaction Limitations
6 Mo Personal COD	\$1,000	Quarterly	Yes	1 Month Interest	You cannot make additional deposits to this account during a term (other than credited interest). You cannot withdraw principal from this account without the Bank's consent except on or after maturity. (For accounts that automatically renew, there is a grace period after each renewal date during which withdrawals are permitted without penalty.)
7 Mo Personal COD	\$1,000	Quarterly	Yes	1 Month interest	
9 Mo Personal COD	\$1,000	Quarterly	Yes	1 Month Interest	
11 Mo Personal COD	\$1,000	Quarterly	Yes	1 Month Interest	
12 Mo Personal COD	\$1,000	Quarterly	Yes	6 Months Interest	
18 Mo Personal COD	\$1,000	Quarterly	Yes	6 Months Interest	
24 Mo Personal COD	\$1,000	Quarterly	Yes	6 Months Interest	
36 Mo Personal COD	\$1,000	Quarterly	Yes	9 Months Interest	
48 Mo Personal COD	\$1,000	Quarterly	Yes	9 Months Interest	
60 Mo Personal COD	\$1,000	Quarterly	Yes	12 Months Interest	
Miscellaneous Fees	<i>Refer to The Westchester Bank's Schedule of Fees for additional fees that may be imposed</i>				

⁵ Please contact your local branch for interest rate information

⁶ The account will automatically renew for the same term on the assigned maturity date, unless you notify us in writing before, or within a 10 day grace period after, the maturity date

Personal IRA

	Minimum Balance to open and earn disclosed interest rate⁷	Interest Frequency	Auto Renewal⁸	Early Withdrawal Penalty	Deposit Permitted	Transaction Limitations
6 Month IRA	\$1,000	Quarterly	Yes	1 Month Interest	Deposits may be made to your IRA, during the term and prior to account maturity provided they meet IRS requirements for IRA deposits	You cannot withdraw any principal from your IRA before a maturity date without the Bank's consent. We can only consent to an early withdrawal at the time of your request, and, if we do, we will charge a penalty. Exceptions apply ⁹
12 Month IRA	\$1,000	Quarterly	Yes	6 Months Interest		
24 Month IRA	\$1,000	Quarterly	Yes	6 Months Interest		
36 Month IRA	\$1,000	Quarterly	Yes	9 Months Interest		
Miscellaneous Fees	<i>Refer to The Westchester Bank's Schedule of Fees for additional fees that may be imposed</i>					

⁷ Please contact your local branch for interest rate information

⁸ The account will automatically renew for the same term on the assigned maturity date, unless you notify us in writing before, or within a 10 day grace period after, the maturity date

⁹ The law permits, or in some cases requires, the waiver of the early withdrawal penalty. For example, if: (1) the account owner dies or is declared incompetent, (2) this is a qualifying Individual Retirement Account (IRA), Keogh plan, or 401(k) plan and you are at least 59½ years of age or disabled at the time of the withdrawal request, or (3) this is a qualifying IRA, Keogh plan, or 401(k) plan and the request for withdrawal is made within seven days of establishing the account. (The penalty in such case will be all interest earned on the amount withdrawn.)



Fees are per item or per occurrence, unless otherwise specified

Counter Checks (per check) -----	\$1.00	Foreign Check Collection Fee -----	\$5.00
Money Orders -----	\$4.00	Research Fees (hourly) (plus \$1.00 per copy)	
Official Checks -----	\$10.00	(Minimum fee of \$7.50 plus copies)-----	\$30.00
Stop Payments -----	\$35.00	Account Reconciliation:	
Overdraft/NSF Fees -----	\$35.00	Initial Fee-----	\$50.00
Returned Deposited Items -----	\$10.00	Per Hour-----	\$25.00
Special Request Statement -----	\$2.00	Credit Verifications:	
Legal Processing (Garnishment and Levies)-----	\$100.00	Personal Accounts-----	\$5.00
Account Early Closing (within 30 days of opening)-----	\$25.00	Business Accounts-----	\$20.00
Lost ATM Card -----	\$5.00	Wire Transfer Fees:**	
Lost Visa Check Card -----	\$15.00	Domestic Outgoing Wires-----	\$20.00
Check Protest Fee -----	\$30.00	Domestic Incoming Wires-----	\$10.00
Undeliverable Statement -----	\$5.00	International Outgoing Wires-----	\$40.00
Immigration Letters -----	\$25.00	International Incoming Wires-----	\$20.00
Notary Public Services -----	\$2.00	Small Business Checking:	
Collection Items -----	\$25.00	First 500 items paid per month: combined deposits,	
Sole-Proprietor NOW Account Monthly Fee -----	\$15.00	ACH or ATM no charge. 501 items & all items	
Monthly Inactive Account Fee - 2 years of inactivity		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*:

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

* Additional charges may be imposed by the transferring bank and will be passed on to the customer.

