



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 & Money Market 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	Full Account Reconciliation -----	\$75.00
Per Checks Paid/Debit -----	\$0.25	Check Positive Pay Setup - per Account -----	\$30.00
Per Deposit/Credit -----	\$0.25	Check Positive Pay Monthly Fee -----	\$30.00
Per Item Deposited -----	\$0.25	Check Positive Pay Review item fee -----	\$ 5.00
Per Electronic Debit -----	\$0.20	ACH Block/Stop Setup - per Account -----	\$30.00
Per Electronic Credit -----	\$0.20	ACH Positive Pay Monthly Fee - per Account -----	\$30.00
Wire Transfer Fees:*		ACH Positive Pay return item fee -----	\$ 5.00
Domestic Outgoing Wires (per wire)-----	\$20.00	ACH Origination Service Monthly Fee -----	\$30.00
Domestic Incoming Wires (per wire)-----	\$10.00	Zero Balance Account Service - Master Account -----	\$50.00
International Outgoing Wires (per wire)-----	\$40.00	Zero Balance Account - Subaccount -----	\$25.00
International Incoming Wires (per wire)-----	\$20.00		
Remote Deposit Capture -RDC -----	\$70.00		
RDC Additional Scanner Maintenance Fee -----	\$35.00		
Business Online Security Token Replacement -----	\$25.00		

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