

# Personal Checking & Savings

	<i>Personal Checking</i>	<i>Personal Savings</i>	<i>Personal Now</i>	<i>Personal Money Market</i>
<b>Minimum to open</b>	None	None	None	None
<b>Minimum Daily Balance requirement</b>	None	None	\$100	None
<b>Maintenance Fee</b>	None	None	\$10 per month if daily balance falls below \$100	None
<b>Interest Bearing<sup>1</sup></b>	No	Yes	Yes	Yes
<b>Minimum balance requirement to earn interest</b>	NA	\$0.01	\$0.01	\$0.01
<b>Transaction Limitations<sup>2</sup></b>	No	Yes*	No	Yes*
<b>Per check charges</b>	No	NA	No	No
<b><i>Direct Deposit</i></b>	Yes	Yes	Yes	Yes
<b><i>TWB Debit Card</i></b>	Yes	Yes	Yes	Yes
<b><i>Free POS transactions and free non-TWB ATM transactions<sup>3</sup></i></b>	Yes	Yes	Yes	Yes
<b><i>Free Online Banking</i></b>	Yes	Yes	Yes	Yes
<b><i>Free Bill Pay</i></b>	Yes	Yes	Yes	Yes
<b><i>Free Mobile Banking App</i></b>	Yes	Yes	Yes	Yes
<b><i>Free Telephone Banking<sup>4</sup></i></b>	Yes	Yes	Yes	Yes
<b><i>Free first order of personalized checks</i></b>	Yes	NA	Yes	Yes
<b><i>Miscellaneous Fees</i></b>	<i>Refer to The Westchester Bank's Schedule of Fees for additional fees that may be imposed</i>			

<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 \*(effective 4/24/20 and until further notice, this restriction has been suspended)

<sup>3</sup> ATM or terminal operator surcharges may apply

<sup>4</sup> Carrier charges may apply