

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