

Retail Banking Services

The following fees may be applied to your WaterStone Bank account.



ATM/DEBIT CARDS

ATM Transaction Fees

WaterStone Bank Terminal	Free
ATM Terminals in the ATM Access Network*	Free
All Other ATMs**	Varies

Debit Cards

Debit Card	No Monthly Fee and No Annual Fee
Replacement Debit Card (One (1) free per year)	\$5.00
Expedited Debit Card***	\$35.00

OVERDRAFT & NSF RELATED FEES

NSF Return Item Fee or Overdraft Fee^	\$30.00
Negative Balance Fee^^	\$8.00 Per Day
Stop Payment	\$20.00 Online \$35.00 In Branch
Deposit Item Returned	\$10.00

TRANSFERS

Domestic Wire Transfers (outgoing)	\$25.00
International Wire Transfers (outgoing)	\$50.00
Wire Transfers (incoming domestic & international)	\$15.00
Telephone Transfers (banker assisted)	\$5.00
Return Wire Fee^	\$25.00
Overdraft Protection Fee^	\$3.00

INTERNATIONAL BANKING

Exchange to U.S. Currency	\$20.00
Purchase of Foreign Currency	\$20.00
Returned Deposit Handling Fee (for foreign items)	\$30.00

DIGITAL BANKING

Digital Banking	Free
Bill Payment	Free

MISCELLANEOUS & OTHER FEES

Escheatment	\$50.00
Legal Processing Request	\$100.00
Account Research or Balancing per hour (one hour minimum)	\$30.00
Inactive Account (checking accounts only, per month) ⁺	\$5.00
Closing Account ⁺⁺	\$30.00
Money Order	\$5.00 per check
Official Check (Cashiers)	\$6.00 per check
Temporary (Counter) Checks	\$1.00 each or \$5.00/10 pack
Paper Statement Fee ⁺⁺⁺	\$5.00

*See our website, wsbonline.com for more information on ATM Access Network.

**Fees for ATM usage at ATM's not owned by WaterStone Bank or not in the ATM Access Network are determined by the owner of the machine.

***The Expedited Debit Card Fee is charged for express delivery of a replacement Debit Card.

[†]Does not apply if the account is overdrawn \$10.00 or less.

^{^^}Applies when you are overdrawn more than five (5) consecutive Business Days and will be charged each Business Day you are overdrawn up to a maximum of \$40.00 in consecutive Negative Balance Fees per overdrawn event. "Business Day" means any day other than a Saturday, Sunday, or federally declared legal holiday. The fee ceases if your account is no longer overdrawn for at least one (1) full Business Day, but can resume if applicable. Other fees may also apply and can cause or increase the fee.

^{^^^}The returned wire amount that is deposited back to your account may be less than the original amount due to fees charged by the recipient bank and/or foreign taxes or foreign currency exchange if applicable.

⁺⁺⁺⁺The Overdraft Protection Fee may be charged for automatic transfers of funds from an account you own to place funds into a different account that is overdrawn.

⁺Applies when an account is inactive for more than 60 calendar days. Does not apply to all accounts.

⁺⁺Applies to accounts that are closed within 180 calendar days of account opening except for Certificate of Deposit accounts.

⁺⁺⁺Accounts opened on or after 10/03/2022.