

WEST SHORE BANK
Fee Schedule as of May 18, 2017

Charge Description	Charge Amount & Frequency
Account Balancing Assistance *****	\$30.00 Per Hour (30.00 Min)
Account Research (30.00 Min) *****	\$30.00 Per Hour + \$.25 per Copy
Account Statement - Undeliverable *****	\$5.00 Each
Account Closed Within 90 Days *****	\$25.00 Each
Account Charged Off - Reopened *****	\$25.00 Each
Amortization Schedule *****	\$15.00 Each
ATM/Debit Card Replacement Fee *****	\$7.00 Each
Bus Chargeback (Dep Items Returned Unpaid) *****	\$7.00 Each
Cashier Checks *****	\$4.00 Each
Personal Money Order *****	\$2.00 Each
Check Printing *****	\$ - Style Dependent
Copy of Additional Statement*****	\$5.00 per copy
Counter Checks*****	\$1.00 per sheet
Domestic Wires - Incoming (Customer) *****	\$15.00 Per Transfer
Domestic Wires - Outgoing (Customer) *****	\$25.00 Per Transfer
Dormant Checking Acct Fee (1 Yr Inactivity) *****	\$7.00 Monthly
Dormant Savings Fee (18 Mos Inactivity) *****	\$7.00 Monthly
Fax Services *****	\$2.50 Per Request
Foreign ATM Cash Withdrawal *****	\$1.50 Per Transaction
Foreign ATM Transfer *****	\$1.50 Per Transaction
Foreign Wires - Incoming (Customer) *****	\$15.00 Per Transfer
Foreign Wires - Outgoing (Customer) *****	\$40.00 Per Transfer
Levies, Garnishments and Liens *****	\$75.00 Each
Lost/Stolen Official Check Replacement *****	\$35.00 Each
Non-Sufficient (NSF) Funds (DDA Accounts) *****	\$35.00 Per Item Returned
Non-Sufficient (NSF) Funds (SAV Accounts) *****	\$35.00 Per Item Returned
Overdraft (OD) (DDA Accounts) *****	\$35.00 Per Item Paid
Overdraft (OD) (SAV Accounts) *****	\$35.00 Per Item Paid
Photocopies *****	\$0.25 Each
Savings Overdraft Transfer *****	\$7.50 Per Transfer
Special Statement Cutoff *****	\$5.00 Each
Stop-Payments *****	\$35.00 Each
Telephone Transfer (Non TeleBank) *****	\$7.50 Per Transfer
Wire Transfer Investigation Fee *****	\$ - Corr Bank Fee

Safe Deposit Services

Safe Deposit Rent:

3x4, 3x5,5x5 Inch ****	With Auto Debit - \$35.00	Without Auto Debit - \$40.00
3x10 & 4x10 Inch *****	With Auto Debit - \$45.00	Without Auto Debit - \$50.00
5x10 & 6x10 Inch *****	With Auto Debit - \$60.00	Without Auto Debit - \$65.00
10.5x10.5 Inch *****	With Auto Debit - \$90.00	Without Auto Debit- \$100.00

A late charge of \$20.00 will be levied for all payments made after Jan 31.

Miscellaneous Safe Deposit Fees

Lost Key (Loss of One Key) *****	\$25.00
Lock Replacement (Loss of Both Keys) *****	\$250.00
Drilling By Appointment *****	\$250.00
Emergency Drilling *****	\$250.00
Forced Entry (Nonpayment of Rent) *****	\$250.00

Amortization Schedules

A fee for running an amortization schedule will be \$15.00 per schedule.

Bank Bags

Zipper Bags (Small) *****	\$4.00
Zipper Bags (Large) *****	\$6.00

Check Cashing Fee

Non-Customers presenting checks not drawn on our bank will be charged \$10 per check.

Collection Fees

\$20.00 fee for both incoming and outgoing collection. (No charge if funds are being deposited in our bank.)

Letter of Credit

Our fee for issuing a standby or commercial Letter of Credit will be 1.5% of the amount of the Letter of Credit with a minimum fee of \$100.00.

Night Depository Supplies

Night Depository back with lock.

Regular Size *****	\$25.00
Extra Large *****	\$35.00
Extra Depository Key *****	\$5.00

Notary Fee

Notary fee of \$10.00 for each document notarized. (No charge to existing bank customers.)

Photo Copies *** \$0.25 per copy**

Stocks/Bonds Signature Guarantee *** \$20.00 per certificate**

Domestic Wire Transfers

Incoming (Customer) *****	\$15.00
Outgoing (Customer) *****	\$25.00

Foreign Drafts & Wire Transfers

Incoming (Customer) *****	\$15.00
Outgoing (Customer) *****	\$40.00

Investigation Fee determined by correspondent bank processing wire transfer.

Foreign Currency Orders

A fee of \$15.00 per order plus mailing fees will be charged for handling orders of foreign currency.

Easy Money Annual Fee *** \$20.00 yearly**