



NEW WINDSOR STATE BANK
TANEYTOWN, 222 E Baltimore St, Taneytown, MD 21787

SCHEDULE OF FEES

Service Rates:

ATM or Debit Card

Non-NWSB ATM	\$2.00
Non-NWSB ATM within the STAR Surcharge Free Network	(per Transaction) No Charge
Card Replacement (per card)	\$6.00
Expedited Card Delivery	\$35.00
Inactive Card Fee (60 days w/o activation of new card)	\$2.00 per month

Internet Banking

Personal Accounts	No Charge
Business Accounts	Refer to Account Features & Benefits
External Transfer	No Charge

Mobile Banking Including Mobile Check Deposit

Personal Accounts	No Charge
Business Accounts	No Charge

Bill Pay - Personal Accounts

Enrollment Fee	No Charge
Monthly Maintenance Fee	No Charge
Transaction Charge	No Charge - Unlimited
Overdraft (per item)	\$37.00
Stop Payment Fee	\$35.00
Electronic Expedited Payment Request	\$8.50
Overnight Check Expedited Payment Request	\$14.00
Person to Person Payment (POP Money)	\$0.42

Bill Pay - Business Accounts

Enrollment Fee	No Charge
Monthly Maintenance Fee	No Charge
Transaction Charge	No Charge - Unlimited
Overdraft (per item)	\$37.00
Stop Payment Fee	\$35.00
Electronic Expedited Payment Request	\$8.50
Overnight Check Expedited Payment Request	\$14.00

Checks

Money Orders (customer)	\$5.00
Money Orders (non-customer)	\$8.00
Official Bank Check	\$10.00
Certified Check	\$37.00
Foreign Check Collection	\$20.00 + Correspondent Bank Fee
Temporary Checks (12 free at account opening)	\$5.00 per sheet of 3
Personalized Check Orders	Prices vary according to style selected
Dormant Account Fee (charged at time remitted to state)	\$30.00 if account balance <\$50 \$60.00 if account balance >\$50

Check Cashing for Non-Customers

On-Us Checks <\$500	\$4.00
On-Us Checks >\$500	\$8.00

Foreign Currency

Foreign Currency Order	\$20.00 + Correspondent Bank Fee
Foreign Currency Redemption	\$20.00 + Correspondent Bank Fee

Insufficient Funds

Insufficient Funds (per item <\$10)	No Charge
Insufficient Funds (per item >\$10)	\$37.00
Maximum Daily Limit of Insufficient Funds Charges for Paid Overdrafts	5 per day/personal accounts only - an Insufficient Funds item may be created by check, in-person w/d, ATM w/d or other electronic means

Money Market and Statement Savings Accounts

Excessive Transactions (Regulation D Violation)	\$15.00 - Activity is limited to no more than 6 not in-person (automatic or electronic transfer w/d's) per monthly statement cycle. The fee will apply to all transfers exceeding the above stated limit.
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Night Depository

Night Deposit Locked Bag	\$10.00
Night Deposit Key Deposit	\$10.00
Night Deposit Lost Key (replacement)	\$25.00

Safe Deposit Box

Rental	Varies according to size selected
Drilling	\$100.00 + Cost of Locksmith
Key Deposit	\$25.00

Statements

Electronic Statements through Online Banking	No Charge
Paper Statement Fee	Personal Accounts \$2.00/Business Accounts \$3.00

Wire Transfers

Incoming	Domestic \$20.00/Foreign \$30.00
Outgoing	Domestic \$30.00/Foreign \$60.00

Miscellaneous

Account Activity Printout Fee or Duplicate Statement	\$6.00
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Account Closed within 90 Days of Opening	\$30.00
Account Reconciliation/Research	\$25.00 per hour/minimum charge \$25
Amortization Schedule	\$5.00
Attachments & Levy Processing	\$175.00
Charged Off Account	\$30.00
Continuous Daily NSF (after one day)	\$5.00 - Analysis Business Accounts Only
Copy of Check Image	\$5.00
Deposit Correction (business accounts only)	\$3.00
Fax Service (outgoing per page)	\$1.25
Garnishment Processing	\$175.00 + Attorney Fee
Gift Cards (Visa)	\$5.00
Hold Mail/Statement Fee (per month)	\$5.00
IRA Transfer to Another Financial Institution	\$50.00
IRA Closure	\$25.00
-Interest penalty for early w/d as well as withholding tax penalty may also apply	
Loose Coin	Customer No Charge/Non-Customer 9% of coin processor or \$8.00 minimum
Medallion Signature Guarantee	\$10.00
Overdraft Protection (automated from linked accounts)	\$10.00 per transfer/set up fee of \$15.00
Overdraft Protection/Check Protect (line of credit must meet credit criteria)	\$40.00 Annual Fee
Overdraft Protection/Check Protect Plus (must meet credit criteria)	\$50.00 Annual Fee
Overdraft Protection Auto Transfers in Increments of \$100 (line of credit)	\$8.00 per transfer
Photocopies/Check Images (per image)	\$1.25 (24 images per year at no charge - NWSB does not send or retain original checks)
Purchase of Rolled Coin and/or Currency (non-customer)	\$0.25 per roll coin/\$0.35 per currency strap
Returned Deposited Item	\$25.00
Return Mail Fee	\$3.00 (Forwarding) \$8.00 (Undeliverable)
Stop Payment (per item)	\$35.00
Stop Payment on an Official Bank Check or MoneyOrder up to \$1,000	\$35.00 - Requires NWSB Bond Indemnity
Stop Payment on an Official Bank Check or MoneyOrder over \$1,000	\$35.00 - Customer must provide NWSB with a Bond of Indemnity from an insurance company BEFORE bank can process stop payment
Transfer Funds	No Charge (Automated) / \$10.00 (Direct Call to Branch Staff)
Uncollected Funds (per Item)*	\$35.00 *Drawing against funds deposited to your account by means of a check drawn on another financial institution which has not yet paid/cleared the check