

Schedule of Fees and Service Charges

Effective November 1, 2025. Please visit websterfirst.com or call (800) 962-4452 for additional information as well as details regarding your current member benefits that may help you avoid fees.

BUSINESS CHECKING ACCOUNTS

Elite Business Checking	
Check Orders	Prices Vary
- 20% off 1st order up to \$50	
Non-Sufficient Funds (NSF) Fee	\$30.00 per presentment
Stop Payment	\$15.00 per item
Temporary Checks	\$2.00 per sheet
Canceled Check Copy	\$1.00 per sheet
Online wire fee — cash management	\$5.00 outgoing

PERSONAL CHECKING ACCOUNTS

First Rate Checking, Teen Checking	
Non-Sufficient Funds (NSF) Fee	\$30.00 per presentment
Overdraft Privilege (OD Priv) Fee	\$30.00 per presentment
Stop Payment	\$15.00 per item
Check Order (1st order free)	Prices Vary
Canceled Check Copy	\$1.00 per sheet
Temporary Checks	\$2.00 per sheet

ONLINE SERVICES

Bill Pay Stop Payment	\$25.00 per item
Business Bill Pay	\$0.60 per item
- 1st 15 transactions free per month Outbound	
Bank to Bank Funds Transfer	
\$0 - \$4,999.99	\$5.00 per transfer
\$5,000 - \$9,999.99	\$8.00 per transfer
\$10,000 - \$15,000	\$12.00 per transfer
~No fees for inbound transfers \$0.00 - \$15,000	

SAFE DEPOSIT BOX*

2" x 5"	\$20.00 per year
3" x 5"	\$35.00 per year
5" x 5"	\$45.00 per year
3" x 10"	\$60.00 per year
5" x 10"	\$85.00 per year
10" x 10"	\$100.00 per year
Box Drilling Fee	\$250.00
Lost Key Fee	\$50.00

*NCUA does not insure safe deposit box contents

MISCELLANEOUS

Abandoned Property Processing	\$50.00
ACH	
- Stop Payment	\$5.00 per item
ATM & Debit Card	
- Cross Border Transaction Fee	1.25% of transaction
- Foreign ATM balance inquiry	\$0.65 per inquiry
- Lost Card	\$5.00 per replacement

Bank Checks	
- First check free ² , then	\$5.00 per item
- Replacement for lost or stolen check	\$20.00 per item
² WFFCU members only	
Demand Statement	\$1.00 per page
Duplicate Statement of Account	\$3.00 per statement
Fax Fee - Mortgage Payoff	\$15.00
Foreign Check Deposit Fee ³	\$10.00 per check
³ other fees may apply	
Levy Fee	\$30.00 per occurrence
Night Depository (Business Members Only)	
- Depository bag & key not returned	\$15.00 per return
- Key Replacement	\$3.00 per replacement
Money Orders	
- First money order free ⁴ , then	\$1.50 per item
- Replacement for lost or stolen money order	\$15.00 per item
⁴ WFFCU members only	
Incoming Wire Transfer	\$10.00 per item
Outgoing Wire Transfer	
- Domestic	\$25.00 per transfer
- International- Business Members Only	\$35.00 per transfer

*Additional fees may be charged by the receiving institution

Research Fee	\$25.00 per hour
Consumer Loan Debit Card Payment	\$7.50 per payment



271 Greenwood Street, Worcester, MA 01607
(800) 962-4452 | websterfirst.com

Insured by NCUA. Member MSIC.