



Fee Schedule

Effective: August 20, 2026

ATM and Debit Card Fees

ATM Service Charge Non-Webster Bank ATM (per transaction)	\$3.00
International ATM Withdrawal Fee (per transaction)	\$3.00
Lost ATM/Debit Card, first replacement is free, thereafter	\$10.00
Rush Delivery of ATM/Debit Card	\$60.00

MasterCard® ATM/Debit Card Transaction in Foreign Countries

Currency Conversion (% of US dollar transaction)	0.2%
Cross Border (% of US dollar transaction)	2.8%

Insufficient Funds and Stop Payments

Insufficient Funds – Overdraft Fee for Paid Items*	\$35.00
Stop Payment	\$30.00

Check Fees

Bank Check	\$10.00
Check Order/Reorder (Fee Depends on Style and Number of Checks)	Varies

Account Closing

Abandoned Account Processing	\$20.00
------------------------------------	---------

Legal Process

Legal process fee for each legal processing including attachments, restraining notices, executions, levies, summonses, subpoenas, etc. served on the Bank relating to depositor(s) accounts	\$150.00
---	----------

Photocopies

Statement	\$5.00
Per item charge for deposit, withdrawal, signature card, Bank checks or any other Bank documents	\$5.00
Paid Check	\$5.00
Hourly Research Fee	\$35.00

Miscellaneous

Foreign Check Processing / Collection: Additional fees include the cost of collection from the other bank (e.g. Intermediary Fee, Correspondent Bank Fee), if applicable. Refer to the Foreign Collection Letter for additional details.

• Canadian Items(Plus additional fees if applicable)	\$5.00
• All Other Items (plus additional fees)	\$35.00
Consul/Immigration Letter	\$25.00
Research / Account Reconciliation	\$35.00
Signature Guarantee	\$10.00
IRA Trustee Transfer	\$20.00
Business Money Market Account Excess Check Fee	\$10.00
Balance Assessment	Varies



Wire Transfers (Banker assisted)

Domestic – Outgoing **	\$35.00
Domestic – Incoming	\$15.00
International – Outgoing **	\$45.00
International – Incoming	\$15.00

Foreign Currency Exchange

Processing Fee for orders less than \$300 (US Dollars)	\$10.00
Shipping Fees – Priority Overnight	\$15.00
Currency Order Return – within 5 Business Days	\$15.00
Currency Order Return – over 5 Business Days - (Plus Buy Rate)	\$15.00

Online Bill Pay

Same-day electronic payment	\$9.95
Next business day check payment	\$12.95

Safe Deposit

Rental (based on box size)	Varies
Break Open	\$175.00
Lost Key	\$25.00
Late Payment	\$10.00

Cash Services (in banking center) and Night Drop – (Business Clients Only)

Night Drop Bag Processing	\$3.00
Lost Key	\$25.00
Currency Order Fee	\$10.00
Coin Ordered (per roll)	\$0.15

Note: Other consumer banking, business banking and commercial banking, and treasury management products and services are made available to clients by Webster Bank, a division of Santander Bank N.A. itself, under its BrioDirect sub-brand, and HSA Bank, a division of Santander Bank, N.A. These products and services may be governed under other specific product terms and conditions. Such terms and conditions for these products and services may be subject to change from time to time. Furthermore, fees for these products and services may vary and additional fees may apply. Please speak to your relationship manager or commercial/treasury management sales representative for more information.

* Items paid against insufficient or unavailable funds created by check, in-person withdrawal, or by other electronic means. For consumer accounts, no more than four (4) fees will be assessed on any day. Accounts with end of day balances that are overdrawn by

\$5.00 or less will not be charged a fee. There is no charge for items returned against insufficient or unavailable funds created by check, in-person withdrawal, or by other electronic means.

** An Outgoing Wire that is returned due to incorrect information provided by you, may be subject to additional fees. A returned Outgoing Wire will appear on your statement as an Incoming Wire and will be subject to the Incoming Wire Fee listed above.