

# WSFS Relationship Checking Account Summary

Effective December 1, 2021

For WSFS Bank Customers who have multiple deposit and/or lending accounts with WSFS, we have the perfect account for you. The higher your combined balance in those accounts, the better the perks! To show how much we value your relationship with WSFS, this account has value-added benefits including bonus interest rates and discounts on select services.

<b>Account Opening and Usage</b>	Minimum Deposit needed to open account	\$100
	Monthly Maintenance Charge	\$15
	Minimum Monthly Average Balance to avoid Monthly Maintenance Charge	\$5,000 average checking balance OR \$25,000 in qualified combined balances. Qualified combined balances include personal checking, savings, money market, all-purpose club and all consumer loan and line outstandings excluding WSFS Mortgages and Credit Cards and must share the same Social Security number. CD/IRA balances are not included.
	Pays Interest	Yes
	ATM Charges	\$0 for using WSFS ATMs \$0 per withdrawal from Non-WSFS ATMs \$0 per deposit or per transfer from Non-WSFS ATMs \$0 per inquiry from Non-WSFS ATMs
	Stop Payment	\$35 (per item)
	Account Closing Charge	\$20 (if account is closed within 90 days of opening)
	Inactivity Charge	\$8 per month if no Customer generated activity for 3 months AND the minimum daily balance is less than \$1,000
	Other Service Charges	Consult the Personal Deposit Service Cost Summary for full listing of account charges.

<b>Overdraft Information and Fees</b>	Overdraft Fee (Paid Items)	\$35 for each item over \$10 that we pay that creates an overdraft balance or increases the overdraft balance of more than \$50 (but not more than three Overdraft Fees and/or NSF Fees in any business day)
	Non-Sufficient Funds Fee (or NSF Fee) (Returned Items)	\$35 for each item over \$10 that we return that creates an overdraft balance or increases the overdraft balance of more than \$50 (but not more than three Overdraft Fees and/or NSF Fees in any business day)
	Overdraft Advance/Transfer Charge (when you enroll in Overdraft Protection from your linked savings or line of credit account)	\$10 per advance/transfer (but no more than one transfer fee from any account on any business day)

<b>Overdraft Information for Customers with Debit Cards</b>	<b>Courtesy Overdraft Service</b> We offer an overdraft service called Courtesy Overdraft Service with all of our accounts that offer an ATM/debit card. To enroll in the Courtesy Overdraft Service, stop by your nearest WSFS Branch, call us at 1-888-WSFSBANK or login into WSFS Online Banking and change your Courtesy Overdraft Service settings under the Customer Service menu. For more details, please see the <i>What You Need to Know About Overdrafts and Overdraft Fees</i> document.	
	Option A (default) – You do not enroll in Courtesy Overdraft Service	Your account is set up to decline any ATM or one-time debit card transactions that may overdraw your account when you have insufficient funds. Since these transactions will be declined, you will not be charged the overdraft-paid fee. We may authorize and pay other transactions types for which you will be charged the overdraft-paid fee.
	Option B – You do enroll in Courtesy Overdraft Service	Your account is set up to allow any ATM or one-time debit card transactions to be paid when you do not have enough money available in your account. The overdraft fee will be charged for each item over \$10 that we pay that creates an overdraft balance or increases the overdraft balance of more than \$50; however, we will not charge more than three (3) overdraft fees in a single day. We reserve the right not to pay an overdraft at our discretion. You or we may discontinue Courtesy Overdraft Service at any time.

# WSFS Relationship Checking Account Summary

<b>Processing Policies</b>	<b>Posting Order</b> (The order in which withdrawals and deposits are processed)	Transactions are generally processed at the end of each business day. We process deposits and most credits before debits. We will not use any order designed to increase the number of overdrafts and/or the amount of Overdraft Fees or NSF Fees.
	<b>Funds Availability Policy</b> (When funds deposited to your account are available)	<p><b>Immediately:</b></p> <ul style="list-style-type: none"><li>• Wire transfers, electronic deposits and transfers between accounts.</li><li>• Cash deposits made at any WSFS banking office.</li><li>• Cash deposits made at any WSFS banking office ATM.</li></ul> <p><b>Next business day:</b></p> <ul style="list-style-type: none"><li>• Non-cash deposits made at any WSFS banking office.</li><li>• Check deposits made at WSFS owned or operated ATMs by 3pm ET.</li><li>• Cash or check deposits made at non-WSFS owned or operated ATMs by 3pm ET.</li><li>• Deposits made using WSFS Snapshot Deposit by 7pm ET.</li></ul> <p><b>Second business day:</b></p> <ul style="list-style-type: none"><li>• Check deposits made at a WSFS ATM after 3pm ET.</li><li>• Cash or check deposits made at a non-WSFS ATM after 3pm ET.</li><li>• Deposits made using WSFS Snapshot Deposit after 7pm ET.</li></ul> <p>This represents our general policy. For more details, please see the Funds Availability Policy in the <a href="#">Relationship Reference Guide</a>.</p>
<b>Dispute Resolution</b>	If you have a dispute with WSFS Bank, and we are not able to resolve it informally, you agree that the dispute will be resolved through an arbitration process detailed in the Arbitration Provision in the <a href="#">Relationship Reference Guide</a> . If you don't want to settle disputes through arbitration, you may elect to reject the provision by using the process outlined in the Arbitration Provision. If you have any questions or would like more information, please stop by one of our branches and talk to us or call 1-888-WSFSBANK (1-888-973-7226).	