

WSFS All-Purpose Club Account Summary

Truth in Savings effective June 14, 2016

Saving up for something special, like a wedding, holiday shopping or a family vacation? Let WSFS Bank help! The WSFS All-Purpose Club Account offers a convenient way to save for that one time during the year that you need some extra cash on hand to pay for a special event or major purchase. You can schedule the payout for any month you choose. Your unspent money will automatically transfer back to your funding account once a year.

Account Opening and Usage	Minimum Deposit needed to open account	\$25
	Monthly Maintenance Charge	\$0
	Minimum Monthly Average Balance to avoid Monthly Maintenance Charge	N/A
	Pays Interest	Yes
	ATM Charges	N/A No ATM Card. No electronic debits (e.g. recurring transfer, bill pay or ODP) or ATM transactions from this account are permitted.
	Stop Payment	\$35 (per item)
	Account Closing Charge	\$20 (if account is closed within 90 days of opening)
	Inactivity Charge	\$3 per month if no Customer generated activity for 1 year AND the minimum daily balance is less than \$100
Other Service Charges	Consult the Personal Deposit Service Cost Summary for full listing of account charges.	

Processing Policies	<p>Funds Availability Policy (When funds deposited to your account are available)</p>	<ul style="list-style-type: none"> • Wire transfers, electronic deposits and transfers between accounts <ul style="list-style-type: none"> ➤ Immediately • Cash deposits made at any WSFS Branch <ul style="list-style-type: none"> ➤ Immediately • Non-cash deposits made at any WSFS Branch <ul style="list-style-type: none"> ➤ Next business day • Deposits made at WSFS ATMs <ul style="list-style-type: none"> ➤ Next business day • Deposits made at non-WSFS ATMs <ul style="list-style-type: none"> ➤ Fifth (5th) Business Day after the date of your deposit • Deposits made through WSFS Snapshot Deposit <ul style="list-style-type: none"> ➤ Next Business Day after the date of your deposit • If we further delay the ability to withdraw funds <ul style="list-style-type: none"> ➤ We will notify you and funds will generally be available no later than the seventh (7th) Business Day after the deposit date. <p>This represents our general policy. For more details, please see the Funds Availability Policy in the <i>Depositor's Agreement</i>.</p> <p>Note: A "business day" is a non- federal holiday weekday.</p>
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Processing Policies (continued)	Posting Order (The order in which withdrawals and deposits are processed)	Transactions are generally posted at the end of each business day in the following order. On occasion we reserve the right to change our order of posting from time to time without notice to you. The order in which we post your transactions may affect whether you incur fees for insufficient or unavailable funds <ul style="list-style-type: none">• First – Deposits and incoming transfer that have become available to you.• Second – Withdrawals (such as ATM, debit card or check transactions) from highest dollar amount to lowest dollar amount. Some fees associated with a transaction such as an ATM are posted simultaneously with the transaction.• Third – Fees and services charges (such as overdraft, insufficient funds, and account maintenance) are posted after all other transactions.
Dispute Resolution	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 <i>Depositor's Agreement</i> . 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).	