

Small Business Deposit Services Cost Summary

Effective as of April 1, 2020 and subject to change.

Product Type	Minimum Balance Requirement	Monthly Maintenance/Transaction Charges
WSFS Small Business Premier Checking	\$10,000 average monthly balance ¹ OR \$100,000 combined average monthly balances in qualified account(s) ² to avoid a monthly maintenance fee	Monthly Account Maintenance \$25.00 Per-Item Cost ³ Each item after 500 \$0.50 Paper Statement Cost (waived with Online Statements) \$3.00
WSFS Small Business Checking	\$500 average monthly balance ¹ required to avoid a monthly maintenance fee	Monthly Account Maintenance \$10.00 Per-Item Cost ³ Each item after 200 \$0.50 Paper Statement Cost (waived with Online Statements) \$3.00
WSFS Escrow Checking	None	Monthly Account Maintenance N/C Paper Statement Cost (waived with Online Statements) \$3.00
WSFS Escrow Savings	None	Monthly Account Maintenance N/C Paper Statement Cost (waived with Online Statements) \$3.00
WSFS Small Business Money Market	\$5,000 minimum daily balance ⁴ required to avoid a monthly maintenance fee	Monthly Account Maintenance \$12.00 Excessive Activity (checks, debit card, internet, telephone, pre-authorized or automatic debits after 6 per statement cycle) \$10.00
WSFS Small Business Savings	\$500 minimum daily balance ⁴ required to avoid a monthly maintenance fee	Monthly Account Maintenance \$5.00 Excessive Activity (checks, debit card, internet, telephone, pre-authorized or automatic debits after 6 per statement cycle) \$10.00
<ol style="list-style-type: none"> The Average Monthly Balance is computed by summing the balance for each day in the statement cycle and dividing by the number of days in the statement cycle. Qualifying account balance(s) include Small Business checking, savings and money market accounts and WSFS Business Loans, Mortgages and Lines outstanding excluding Credit Cards. Items include Deposits, Deposited Items, Checks Paid and ACH Debits and Credits. The Minimum Daily Balance is the balance remaining in the account at the end of each business day. 		

Cost Summary

Business Deposit Processing – Money Room

Monthly Account Maintenance	\$110.00
Currency/Coin Order (per order)	\$9.00
Rolled Coin Order (per roll)	\$0.10
Strapped Currency Order (per \$1,000)	\$0.60
Currency Deposit Verification (per \$1,000)	\$1.00
Money Room Deposit	\$4.75
Loose Coin Order/ Deposit (per bag)	\$2.25
Late Order Cost	\$27.50
Deposit Discrepancy	\$4.00

Business Deposit Processing – Branch*

Purchased/ Deposited Rolled Coin (per roll)	\$0.10
Purchased/ Deposited Currency (per strap)	\$0.60
Deposited Coin - Loose (per bag)	\$2.25
Zipper Deposit Bag	\$5.00
Night Drop Cost (per bag)	\$3.00
Night Drop Deposit Bag (per bag)	\$25.00
Key for Night Drop Bag or Depository – Replacement	\$5.00

*Branch cash orders not to exceed \$15,000 per week

Inactive and Dormant Cost

Inactive Cost – For Checking Account Types

If there has been no Customer-generated activity for 3 months and the minimum daily balance⁴ is less than \$1,000 \$8.00/month

Inactive Cost – For Money Market Account Types

If there has been no Customer-generated activity for 12 months and the minimum daily balance⁴ is less than \$1,000 \$8.00/month

Inactive Cost – For Savings Account Types

If there has been no customer-generated activity for 1 year and the minimum daily balance⁴ is less than \$100 \$3.00/month

Dormant Cost – For Checking, Savings, and Money Market Accounts

If there has been no customer-generated activity for 2 years and the address on the account is incorrect \$5.00/month

Transaction Costs

ATM Withdrawal at Non-WSFS ATMs (per withdrawal)	\$3.00
International Purchase Transaction (% of purchase amount)	1.00%
ATM Deposit at Non-WSFS ATMs (per deposit)	\$1.00
ATM Transfer at Non-WSFS ATMs (per transfer, cost deducted from account that funds are drawn)	\$1.00
ATM Inquiry at Non-WSFS ATMs (per inquiry)	\$1.00
Automatic Transfer Service (each day a transfer is made)	\$15.00
Wire Transfers (per wire):	
Incoming	\$16.00
Outgoing Domestic	\$32.00
Outgoing International	\$50.00
Outgoing International (FX)	\$32.00

Miscellaneous Service Costs

Account Reconciliation (per hour; \$10 minimum)	\$20.00
Account Activity Printout	\$3.00
ACH Return Deposited Item	\$10.00
Cashier's Check	\$10.00
Check Cashing (non-customers, per check)	\$8.00
Check Orders	Cost depends on style
Check Return Deposited Item	\$12.00
Collection Item:	
Incoming	\$60.00
Outgoing (Domestic or Foreign)	\$60.00
Counter Checks	\$1.00
Deposit Verification	\$20.00
Escheat Cost	\$50.00
Replacement ATM/Debit Card	\$5.00
Rush Order ATM/Debit Card Replacement	\$55.00
Overdrafts (non-sufficient or unavailable funds created by check, in-person withdrawal, ATM withdrawal or other electronic means):	
Paid item	\$35.00
Returned item	\$35.00

Miscellaneous Costs (continued)

Photocopies (cost per copy):

Statements/Checks (statements with check images)	\$5.00
Deposits and Withdrawal Tickets	\$2.00
Debit Card VISA® Sales Draft	\$5.00
Premature Account Closing (If account is closed within 90 days of opening)	\$20.00

Research Cost:

	<u>1 year or less</u>	<u>1-3 years</u>	<u>3-5 years</u>	<u>5+ years</u>
Statements	\$20.00	\$35.00	\$50.00	\$70 per hour
Checks	\$25.00	\$40.00	\$55.00	pricing
Deposits	\$50.00	\$75.00	\$100.00	available upon request

Safe Box Lock & Key Replacement Cost	\$200.00
Safe Box Monthly Delinquency Cost	\$10.00
Special Handling Monthly Cost	\$25.00
Stop Payment (Check or ACH)	\$35.00
Tax/Levy/Garnishment/Citations/Court Orders	\$125.00

Business Online Banking Costs

Business Online (access to 3 accounts)	N/A
Business Online Plus (monthly/access to 5 accounts)	\$15.00 ⁵
Additional Account Access (cost per account)	\$3.00

Automated Clearing House (ACH) Origination Costs⁶ for Small Business

Maximum daily ACH origination limit of \$20,000

ACH Origination Service Cost (monthly)	\$25.00
ACH Origination One Time Set Up Cost	\$75.00
ACH Origination File Upload Cost (monthly)	\$15.00
ACH Transaction Cost (per item)	\$0.15

Xpress Deposit Service Costs⁷ for Small Business

Maximum daily Xpress Deposit limit of \$20,000

Xpress Deposit Service Cost (monthly/1 location)	\$50.00
Xpress Deposit One Time Set Up Cost	\$100.00
Xpress Deposit Scanner	Cost passed on to Customer
Xpress Deposit Early Termination (within 2 years)	\$200.00

⁵This fee is waived for WSFS Small Business Premier Checking accounts.

⁶ACH Origination requires Business Online Plus. Subject to credit approval.

⁷Subject to credit approval.

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