

# Small Business Deposit Services Cost Summary

Effective as of June 14, 2016 and are subject to change.

Product Type	Minimum Balance Requirement	Monthly Maintenance/Transaction Charges
WSFS Small Business Premier Checking	\$10,000 minimum average monthly balance <sup>1</sup> required to avoid a monthly maintenance fee.	Monthly Account Maintenance \$15.00 Per-Item Cost <sup>2</sup> Each item after 500 \$0.40
WSFS Small Business Checking	\$2,000 minimum average monthly balance <sup>1</sup> required to avoid a monthly maintenance fee.	Monthly Account Maintenance \$8.00 Per-Item Cost <sup>2</sup> Each item after 200 \$0.40
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 <sup>3</sup> 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 <sup>3</sup> 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
<p>1. The Monthly Average 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.</p> <p>2. Debits/Checks Paid (applies to paper and electronic transactions not otherwise noted on this schedule). Deposits and Other Credits, and Deposited Items.</p> <p>3. The Minimum Daily Balance is the balance remaining in the account at the end of each business day.</p>		

## 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 <i>If there has been no Customer-generated activity for 3 months and the minimum daily balance<sup>3</sup> is less than \$1,000</i>	\$8.00/month
Inactive Cost – For Money Market Account Types <i>If there has been no Customer-generated activity for 12 months and the minimum daily balance<sup>3</sup> is less than \$1,000</i>	\$8.00/month
Inactive Cost – For Savings Account Types <i>If there has been no customer-generated activity for 1 year and the minimum daily balance<sup>3</sup> is less than \$100</i>	\$3.00/month
Dormant Cost – For Checking, Savings, and Money Market Accounts <i>if there has been no customer-generated activity for 2 years and the address on the account is incorrect</i>	\$5.00/month

### Transaction Costs

ATM Withdrawal Cost at Non-WSFS ATMs (per withdrawal)	\$3.00
International Purchase Transaction Cost (% of purchase amount)	1.00%
ATM Deposit Cost at Non-WSFS STAR® ATMs (per deposit)	\$1.00
ATM Transfer Cost at Non-WSFS STAR® ATMs (per transfer, cost deducted from account that funds are drawn)	\$1.00
ATM Inquiry Cost at Non-WSFS ATMs (per inquiry)	\$0.25
Automatic Transfer Service (each day a transfer is made)	\$15.00
Wire Transfers (per wire):	
Incoming	\$15.00
Outgoing Domestic	\$30.00
Outgoing International	\$48.00
WSFS SnapShot Deposit (per deposit)	\$0.50
WSFS Business Mobile Deposit (per deposit)	\$1.00

### Miscellaneous Service Costs

Account Reconciliation (per hour; \$10 minimum)	\$20.00
Cashier's Check	\$10.00
Check Orders	Cost depends on style
Collection Item:	
Incoming	\$60.00
Outgoing	\$60.00
Counter Checks	\$1.00
Deposit Bag	\$5.00
Deposit Verification	\$20.00
Escheat Cost	\$50.00
External Transfer within Online Banking	\$3.00
Replacement ATM/Debit Card	\$5.00
Rush Order ATM/Debit Card Replacement	\$55.00

### Miscellaneous Costs (continued)

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
Overdrawn account daily charge (Beginning fifth day)	\$5.00
Photocopies (cost per copy):	
Account Activity Printout	\$3.00
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 checking account is closed within 90 days of opening)	\$20.00
Research Cost (\$10 minimum)	
Per Hour	\$25.00
Per 15-minute increment over 1 hour	\$6.00
Return Deposited Item	\$12.00
Safe Box Lock & Key Replacement Cost	\$200.00
Safe Box Monthly Delinquency Cost	\$10.00
Special Handling Monthly Cost	\$25.00
Stop Payment	\$35.00
Tax/Levy/Garnishment/Citations/Court Orders	\$125.00

