

Fee Schedule for Consumer Accounts A Guide to Your Webster Account

At Webster, we're committed to helping you find the right account to meet your needs. We've prepared the following Account Guide to make sure you understand exactly how your account works, how to manage and possibly avoid fees, and what to expect from your personal account(s). Please consult your Deposit Account Disclosures for complete terms governing your account(s).

	Webster Student Checking	Webster Opportunity Checking	Webster Value Checking	WebsterOne® Relationship Checking	Webster Premier Checking
Minimum Balance to Open	\$50.00	\$50.00	\$50.00	\$50.00	\$500.00
Monthly Service Charge¹	FREE for 5 years	\$16.95 (or \$11.95 with Direct Deposit ²)	\$11.95	\$16.95 (or \$14.95 with Direct Deposit ³)	\$21.95
How you can avoid the Monthly Service Charge	N/A	N/A	Your Monthly Service Charge will be waived when you meet <u>ONE</u> of the following options (during each monthly statement period)		
	<ul style="list-style-type: none"> Student Checking is free for 5 years after opening or switching to this account. After 5 years, it will convert to Value Checking. A student at least 15 years old may open a joint Student Checking account with another individual who is at least 18 years old.² 		<ul style="list-style-type: none"> Have cumulative Direct Deposits of at least \$500 per monthly statement period, OR Maintain a monthly average balance of \$1,000, OR Account holder is age 65 or older with Direct Deposit² 	<ul style="list-style-type: none"> Maintain a combined monthly average balance of \$4,000 in checking, money market and savings balances⁴, OR Maintain a combined balance of \$20,000 by <i>adding</i> CD, home equity and installment loan balances (excludes mortgages, refinanced student loans and savings secured loans) as of the end of your statement period, OR You are a signer on the primary account in a Webster Complete Business Checking Relationship 	<ul style="list-style-type: none"> Maintain a combined monthly average balance of \$20,000 in checking, money market and savings balances, OR Maintain a combined balance of \$50,000 by <i>adding</i> CD, home equity and installment loan balances (excludes mortgages, refinanced student loans and savings secured loans) as of the end of your statement period. <ul style="list-style-type: none"> ➤ AND Webster Investments monthly average balances, excluding the last day of the month.*
Interest rate	N/A	N/A	N/A	Call 1-800-325-2424, visit your local banking center, or go to WebsterBank.com for current rates.	
Special Condition	<ul style="list-style-type: none"> Valid Student ID required <p><i>If the above requirement is not met within 60 days of account opening or after switching to this product, the account will be converted to Value Checking</i></p>	A \$2.00 monthly paper statement fee will be charged for accounts not enrolled in statement eDelivery. Fee waived for account holders age 65 and older or age 18 and younger.	A \$2.00 monthly paper statement fee will be charged for accounts not enrolled in statement eDelivery. Fee waived for account holders age 65 and older or age 18 and younger.	Premier Checking is part of Webster Premier Banking. Primary owner must be the same on all accounts linked to Premier Checking.	
Webster Investments Disclosure					
*Securities and insurance offered through LPL or its affiliates are:					
Not Insured by FDIC or Any Other Government Agency		Not Bank Guaranteed		Not Bank Deposits or Obligations	
May Lose Value					
<p>Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Webster Bank and Webster Investments are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Webster Investments, and may also be employees of Webster Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Webster Bank or Webster Investments.</p> <p>INVESTMENT AVERAGE MONTHLY BALANCE: The investment average monthly balance (AMB) is calculated based on the value of securities and financial products held in the primary account at LPL on a monthly basis, for all of the days in the month EXCLUDING the last day of the calendar month. The AMB excludes account balances from non-primary account holders. The AMB will not include balances from dormant accounts, accounts in an administrative status, accounts held by non-persons (i.e. Corporations), foreign persons and outside custodian retirement accounts. The AMB will not include securities or financial products that were not purchased through LPL or that LPL does not hold on your behalf and which are not included on LPL's books and records ("Outside Investments"). Outside Investments may include mutual funds, fixed annuities, variable annuities, or alternative investments held directly with the Outside Investments sponsor. Please be aware that Outside Investments are not covered by LPL's SIPC Insurance because LPL's SIPC membership provides account protection only to assets held at LPL. Assets held by in an Outside Investments account may or may not be covered by SIPC or FDIC insurance. Questions about coverage should be directed to the Outside Investments sponsor. The AMB is not an official statement and does not replace the statements you should receive directly from LPL or an investment sponsor.</p>					

Checking Account Opening & Usage

Checking Account Opening & Usage (cont'd)		Webster Student Checking	Webster Opportunity Checking	Webster Value Checking	WebsterOne® Relationship Checking	Webster Premier Checking	
	Miscellaneous Checking Account Fees						
	ATM transactions, Non-Webster** (Webster Fee)	4 FREE per statement period; \$3.00 thereafter	\$3.00	\$3.00	FREE	FREE	
	ATM transactions, Non-Webster** (charges by other banks)	1 Rebated per statement period	Vary by Bank	Vary by Bank	Vary by Bank	Rebated	
	Inactivity Fee per month (6 months inactive and less than \$250.00 balance)	\$ 5.00	\$5.00	\$5.00	\$5.00	\$5.00	
Early Closeout Fee (within first 90 Days)	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00		
**For accounts opened in NY or the Boston, MA area (Boston, Cambridge, Newton, Lexington, Needham, Brookline, Wellesley, Quincy), Webster will waive ATM fees for checking withdrawals and will rebate such fees charged by other banks.							

Overdraft Fees & Options	Insufficient Available Funds Fees:	An insufficient available funds fee may be imposed for items presented against insufficient funds, whether paid or returned, created by check, in-person withdrawal, ACH or other electronic means. If you have questions, please visit any Webster banking center or call 1-800-325-2424, and we will be happy to assist you.				
	Debit Card Overdraft Options.	If you would like us to consider allowing transactions using your Debit Card (ATM card or Visa Debit Card), when there are insufficient available funds in your account, you will need to opt in to Webster's Debit Card Overdraft Services. Please keep in mind that this is not a guarantee that all transactions will be authorized, and your opt-in choice will not apply to debit cards tied to savings accounts. Not available for Student Checking or Opportunity Checking. Option A below applies.				
	Option A: (Default) <i>You do not Opt-in to Webster Debit Card Overdraft Services</i>	This means that Webster will NOT authorize everyday debit and ATM card purchases if you have insufficient available funds in your account. Since these transactions will be declined, you will not be charged an insufficient available funds fee. You can always change your mind later and opt-in by calling 866-273-0499, going to websterbank.com/overdraftservices or by visiting any Webster banking center. Student Checking and Opportunity Checking customers are not eligible to opt-in to Webster Debit Card Overdraft Services.				
	Option B: <i>You Opt-in to Webster Debit Card Overdraft Services</i>	This means that Webster will have the discretion to authorize and pay your everyday debit and ATM card purchases when there are insufficient available funds in your checking or money market account. If such transactions are paid, you will be charged an insufficient available funds fee as indicated below. This is NOT a guarantee that all transactions will be authorized and does NOT apply to debit cards tied to savings accounts.				
	Debit Card Overdraft/ Insufficient Available Funds Fee	N/A	N/A	\$37.00		
	Non-Debit Card Overdraft/ Insufficient Available Funds Fee such as checks, ACH items and savings account	\$37.00 For Student Checking, 1 insufficient available funds fee will be rebated per academic year (September to August)				
	Daily Overdraft/Insufficient Available Funds Fee Limits	Webster will not charge an account more than 7 overdraft/insufficient available funds fees in any one day. Checking and Money Market accounts with end of day balances that are overdrawn by \$5 or less will not be charged a fee.				
	Extended Overdraft/Insufficient Available Funds Fee	\$5.00 – Charged each business day an account remains overdrawn by any amount for more than 5 calendar days.				
	ATM Overdraft Fee	\$0 – Transactions at an ATM that would result in an overdraft will be declined, at no cost to you.				
	To help you manage your accounts or avoid a fee.					
Balance Alerts: Webster offers Balance Alerts which can be sent to your mobile phone and/or email. Webster will notify you when your checking or savings account reaches a low and/or high limit that you establish in order to help you stay on top of your account activity.						
Savings Overdraft Protection automatic transfer from a Webster savings account (per transfer)	\$12.00	\$12.00	\$12.00	\$6.00	FREE	
Overdraft Line of Credit This service automatically advances money up to your available credit line.	\$20.00 annual fee applies.			Annual fee waived.		
Interest charges apply. The Overdraft Line of Credit is also subject to credit approval. Please consult a Webster Banker for more information about Overdraft Line of Credit.						

Funds Availability Policy	Description of Deposit	When Funds Can Be Withdrawn By Cash or Check
	<ul style="list-style-type: none"> Cash Incoming Wire Transfers Electronic direct deposits and transfers The first \$100 of a Business Day's check deposits made using an Automated Teller Machine (ATM) or Mobile Check Deposit and that meet the deposit deadline 	Same Day
	<ul style="list-style-type: none"> Checks drawn on Webster Bank Checks drawn on banks located in CT, MA, RI and the NY Metro Area For Checking and Money Market Accounts: The first \$225 of the Business Day's total deposited checks drawn on banks located in CT, MA, RI and the NY Metro Area and checks drawn on banks located outside of these areas For Savings Accounts: The first \$225 of the Business Day's total deposited checks drawn on banks located outside of CT, MA, RI and the NY Metro Area Federal Reserve Bank Checks, Federal Home Loan Bank Checks and U.S. Postal Money Orders payable to you and made in-person U.S. Treasury Checks payable to you Cashier, certified and teller checks, state and local government checks (payable to you and from state in which the banking center is located) deposited using a special deposit ticket. <i>(Special Deposit slips for next-day availability are available upon request.)</i> 	The Next Business Day After the Day of Deposit <i>(Business Day: Monday through Friday, excluding federal holidays.)</i> Cut-off time for Mobile Deposits is 5:00 p.m. EST; Webster ATM cut-off times vary, but the earliest cut-off is 2:00 p.m. EST. Deposits after cut-off times are considered received on the next Business Day.
	<ul style="list-style-type: none"> The remaining funds of checks drawn on banks OUTSIDE the CT, MA, RI & the NY metro area. 	The Second Business Day After the Day of Deposit
Other conditions and longer delays may also apply. Please refer to the section of your Deposit Account Disclosures regarding Funds Availability.		

Dispute Resolution

Please consult the Webster Bank Deposit Account Agreement for details on Dispute Resolution guidelines or call 1-800-325-2424.

Posting Order Notice

Order of Posting Transactions Each Banking Day. Transactions are posted in the order shown below. Within each category, we are aiming to post your transactions as closely as possible to the order in which you made them, given the information we have available.

Category	Transaction Type	Sort Order
1	<ul style="list-style-type: none"> All deposits and credits 	
2	<ul style="list-style-type: none"> Debit card transactions ATM withdrawals Outgoing wire transfers 	<ul style="list-style-type: none"> First, by date and time provided to Webster***, THEN By lowest to highest dollar amount, if date and time are not available
3	<ul style="list-style-type: none"> Online bill payments sent electronically Cash withdrawals with a customer check or withdrawal ticket 	<ul style="list-style-type: none"> By lowest to highest dollar amount
4	<ul style="list-style-type: none"> Internal and/or external transfer debits 	<ul style="list-style-type: none"> By lowest to highest dollar amount
5	<ul style="list-style-type: none"> Pre-authorized withdrawals (ACH) such as gym memberships, car payments, etc. Checks you write that are converted by the payee to electronic transactions 	<ul style="list-style-type: none"> In order received by Webster
6	<ul style="list-style-type: none"> Checks you write that are not converted by the payee to electronic transactions Online bill payments sent by check 	<ul style="list-style-type: none"> First, by check number, THEN By lowest to highest dollar amount, if check number is not available
7	<ul style="list-style-type: none"> Bank fees 	

***Date and time provided to Webster may not reflect those on your receipt. If more than one transaction has the same date and time, the lower dollar amount will post first.

All transactions received during the day post at night on business days only. Transactions done on Saturdays, Sundays, or federal holidays are considered to be made on the next business day. Some transactions may show as "pending" on WebsterOnline and ATM mini-statements. Pending transactions are reflected in your available balance during the day and may be based on information we receive from third parties. Please refer to the section called "Point of Sale and Purchase Transactions" of your Deposit Account Disclosures for additional information about these types of transactions. Online bill payments paid by check will post on the day the check clears, not on the date you request payment.

Savings Account Opening & Usage

	Webster Value Savings	WebsterOne Savings	Premier Savings	Premier Savings Extra	Money Market Savings
Minimum Balance to open	\$5.00	\$5.00	\$5.00	\$5.00	\$2,500.00
Monthly Service Charge¹	\$5.00	\$5.00	None	\$10.00	\$10.00
How to avoid the Monthly Service Charge	Your Monthly Service Charge will be waived when you meet one of the following options (during each monthly statement period)				
	<ul style="list-style-type: none"> Maintain a minimum daily balance of \$300.00, or An account owner is under age 21 or age 65 or older 	<ul style="list-style-type: none"> Maintain a minimum daily balance of \$300.00, or An account owner is under age 21 or age 65 or older 	N/A	<ul style="list-style-type: none"> Maintain a minimum daily balance of \$10,000 	<ul style="list-style-type: none"> Maintain a minimum daily balance of \$2,500.00
Interest rate	Please call 1-800-325-2424, visit your local banking center, or go to WebsterBank.com for current rates.				
Special Condition		<ul style="list-style-type: none"> Must have a WebsterOne® Relationship Checking account or will earn the Webster Value Savings account interest rate 	<ul style="list-style-type: none"> Must have a Premier Checking account with the same primary owner or will earn the Webster Value Savings account interest rate 	<ul style="list-style-type: none"> Must have a Premier Checking account with the same primary owner or will earn the Webster Value Savings account interest rate 	N/A
	Retirement Money Market Savings	Tenant Escrow Savings	Premium Money Market Savings*	Passbook Savings*	
Minimum Balance to open	\$10.00	\$5.00	\$1,500.00	\$5.00	
Monthly Service Charge¹	None	\$5.00	\$12.00	\$5.00	
How to avoid the Monthly Service Charge	None	Your Monthly Service Charge will be waived when you meet one of the following options (during each monthly statement period)			
		Maintain a minimum daily balance of \$300.00	Maintain a minimum daily balance of \$2,500.00	<ul style="list-style-type: none"> Maintain a minimum daily balance of \$300.00, or An account owner is under age 21 or age 65 or older 	
Interest rate	Please call 1-800-325-2424, visit your local banking center, or go to WebsterBank.com for current rates.				

*Passbook Savings and Premium Money Market Savings accounts were closed to new clients as of 08/31/2022.

Other Services & Fees	Description	Fee	Special Conditions
	ATM - International Fee	\$5.00	FREE with WebsterOne® Relationship or Premier Checking Accounts
	ATM Mini-Statement	\$1.00	FREE with Premier Checking Account
	ATM transactions, Non-Webster (charges by other banks)	Vary by Bank	Rebated for withdrawals from Premier Checking or 1 Rebated per statement period for withdrawals from Student Checking
	ATM transactions, Non-Webster (Webster Fee)	\$3.00	FREE with WebsterOne® Relationship or Premier Checking Accounts and 4 FREE per statement period with Student Checking
	Bank Check	\$10.00	FREE with Premier Checking Account
	Bond coupons, processing (per envelope)	\$4.50	
	Collection item, processing	\$20.00	
	Copy of check or money order, deposit / payment item, ticket, statement, or other item	\$5.00	
	Debit Card Replacement Fee (for lost cards)	\$5.00	FREE with Premier Checking Account
	Early Closeout Fee	\$15.00	Account closeout within the first 90 days; Only applies to Checking accounts
	Foreign Check Remittance (cost of collection from the other bank, plus)	\$20.00	Except Canadian checks, which are charged at the current Webster exchange rate
	Foreign Currency Purchase (plus delivery charges)	\$12.00	
	Gift Cards (per Card)	\$3.95	
	Gift Checks (per Check)	\$2.50	
	Inactivity Fee per month (6 months inactive and less than \$250.00 balance)	\$5.00	
	Legal item, processing: Including, but not limited to executions, garnishments, levies, and other legal items	\$100.00	
	Point of Sale (POS) transactions using a Webster Visa Debit Card	FREE	
	Point of Sale (POS) transactions using an ATM Card	\$0.25	FREE for Webster Bank Visa® Debit Card
	Research and reconciliation assistance (per hour)	\$30.00	
	Research - Verification of Deposits (per request)	\$10.00	
	Retirement Plans: Account transfers to another Trustee or Custodian	\$25.00	
Retirement Plans: Premature distribution	\$25.00		
Retirement Plans: Reproduce plan document (per page)	\$5.00		
Returned deposit, payment, or cashed item	\$15.00	FREE with Premier Checking Account	
Signature Guarantee	\$2.00		
Statement eDelivery - electronic monthly statement	FREE		
Stop Payment Order (includes checks, Bank checks, money orders, ACH stop payment or change order)	\$35.00	FREE with Premier Checking Account	
Webster Online Bill Pay	FREE		
Wire Transfer - Incoming	\$20.00	FREE with Premier Checking Account	
Wire Transfer - Outgoing Domestic	\$35.00		
Wire Transfer - Outgoing International⁵	\$45.00		

To learn more, or for any questions about your account, please visit WebsterBank.com, stop into your local banking center or call 1-800-325-2424, seven days a week, to speak with a Webster Banker.

- 1) Waived for the first statement cycle for new accounts where applicable.
- 2) Each joint owner has full control over the account and is responsible for the activity of the other owner, including the activity of a minor who is a joint owner. See your Deposit Account Disclosures for more details on Joint Ownership Accounts.
- 3) A Direct Deposit is any electronic deposit from a third party, such as recurring payroll, Social Security, pension, or government benefits. Excludes external transfers and person-to-person transactions such as PayPal®, Venmo or Zelle.
- 4) If a customer owns both WebsterOne Checking and Premier Checking, their relationship balances will be applied to the Premier Checking qualifications only.
- 5) You may incur a charge from the corresponding bank in order to process a foreign wire.

What you need to know about overdrafts and overdraft fees.



An **overdraft** occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that come with your account.
2. We also have **overdraft protection plans** such as a link to a savings account or an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our **standard overdraft practices**.

WHAT ARE THE **STANDARD OVERDRAFT PRACTICES** THAT COME WITH MY ACCOUNT?

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We **do not** authorize and pay overdrafts for the following transactions **unless** you ask us to:

- ATM transactions
- Everyday debit card transactions

*(If you want us to authorize and pay overdrafts on these types of transactions, see **Debit Card Overdraft Services** below.)*

We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction.

If we **do not** authorize and pay an overdraft, your transaction will be declined.

WHAT FEES WILL I BE CHARGED IF WEBSTER BANK PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of **\$37** each time we pay an ATM or everyday debit card overdraft. The fee will be **\$37** for all other overdraft transactions. You will not be charged more than 7 fees per business day.
- Also, if your account is overdrawn for more than 5 consecutive calendar days, we may charge an additional **\$5** per day for each business day your account is overdrawn.
- There will be no fee if your end of day balance is overdrawn by **\$5** or less. Extended overdraft fees may apply.

WHAT IF I WANT WEBSTER BANK TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

Debit Card Overdraft Services: If you also want us to authorize and pay overdrafts on your ATM and everyday debit card transactions, call 866.273.0499, visit WebsterBank.com/overdraftservices, or use the form below.



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DEBIT CARD OVERDRAFT SERVICES PREFERENCE FORM

I **do not** want Webster Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions for the following account numbers: _____

I **do** want Webster Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions for the following account numbers: _____

Printed Name: _____ Date: _____

Signature: _____

Bring this form to any Webster banking center or mail to: Webster Bank, P.O. Box 10305, SO 120, Waterbury, CT 06726-9980.