

# Watertown

—Savings Bank—

## Deposit Rate & Fee Information for Businesses

Effective as of January 19, 2026

<b>Business Checking Accounts</b>		<b>Free</b>	<b>General</b> Fees in this column are offset by earnings credit	<b>Non-Profit</b>	<b>IOLTA</b>
Earnings Credit Rate (on average collected balance)		NA	1.00%	NA	.05%
Monthly Service Charge		No charge	No charge	No charge	No charge
Checks paid		150 free	10¢ each	No charge	No charge
Checks deposited		150 free	10¢ each	No charge	No charge
Teller Deposits <sup>1</sup>		15 free	50¢ each	No charge	No charge
Electronic ACH Deposits & Withdrawals		No charge	10¢ each	No charge	No charge
Cash Deposits per \$100		No charge	10¢ each	No charge	No charge
Charge for excess items		75¢ each	NA	NA	NA
<b>Business Online</b>					
Add Business Bill Pay		No charge	No charge	No charge	No charge
Add ACH Originations <sup>2</sup>		\$10 per month	\$10 per month	\$10 per month	NA
Add Wire Transfers <sup>2</sup>		NA	\$10 per month	NA	NA
		NA	\$10 per month	NA	NA

<b>Certificates of Deposit for Businesses</b>							
	Minimum to Open		Interest Rate		APY		
Three Month Business CD	\$50,000		.10%		.10%		
Six Month Business CD	\$10,000		.10%		.10%		
One Year Business CD	\$10,000		.10%		.10%		
<b>Savings Accounts</b>							
	Minimum to Open	Monthly Service Fee	Minimum to Avoid Fee	Non-WSB ATM Withdrawals	Interest Rate	Annual Percentage Yield	Minimum to Obtain Advertised APY
Presidential Business Savings	\$25,000	\$10	\$25,000	No Fee <sup>3</sup>	.05%	.05%	\$50+
Business Money Market	\$5,000	\$10	\$5,000	\$1.00 <sup>3</sup>	.05%	.05%	\$50+
Security Deposit Trust Account	\$10	N/A	N/A	N/A	.05%	.05%	\$50+

APY is Annual Percentage Yield. Interest compounds monthly. Rates may change without notice. Fees may reduce earnings. Penalties are applied to withdrawals made prematurely from Certificates of Deposits. See the Truth-in-Savings disclosure for further information.

<sup>1</sup> Includes mobile deposits.

<sup>2</sup> Available upon approval.

<sup>3</sup> Other banks may impose a surcharge.