

Watertown

— Savings Bank —

Deposit Rate & Fee Information for Businesses

Effective as of January 19, 2026

Business Checking Accounts	Free	General Fees in this column are offset by earnings credit	Non-Profit	IOLTA
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 ¹	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
Business Online	No charge	No charge	No charge	No charge
<i>Add Business Bill Pay</i>	\$10 per month	\$10 per month	\$10 per month	NA
<i>Add ACH Originations²</i>	NA	\$10 per month	NA	NA
<i>Add Wire Transfers²</i>	NA	\$10 per month	NA	NA

Certificates of Deposit for Businesses							
			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%
Savings Accounts							
	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 ³	.05%	.05%	\$50+
Business Money Market	\$5,000	\$10	\$5,000	\$1.00 ³	.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.

¹ Includes mobile deposits.

² Available upon approval.

³ Other banks may impose a surcharge.