

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 eChecking	Webster Value Checking	WebsterOne® Relationship Checking	Webster Premier Checking
Minimum Balance to Open	\$50.00	\$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)	\$5.00	\$11.95	\$16.95 (or \$14.95 with Direct Deposit ²)	\$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 eChecking. 		<ul style="list-style-type: none"> One monthly Direct Deposit² of at least \$500 and 5 or fewer paper checks, OR Account holder is age 22 or younger 	<ul style="list-style-type: none"> Maintain a monthly average balance of \$1,000, OR Account holder is age 65 or older with Direct Deposit², OR Have at least 10 Webster Visa Debit Card purchases post to your account (ATM transactions do not qualify, nor do any purchases using an ATM only card) 	<ul style="list-style-type: none"> Maintain a combined monthly average balance of \$4,000 in combined average checking, money market and savings balances, OR Maintain a combined monthly average balance of \$20,000 adding CD, home equity and installment loan balances (excludes mortgages) 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 \$10,000 in combined average checking, money market and savings balances, OR Maintain a combined monthly average balance of \$50,000 adding CD, home equity and installment loan balances (excludes mortgages) as of the end of statement period.
Interest rate	N/A	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 College Student ID required Enrollment in statement eDelivery required Enrollment in Balance Alerts required <p><i>If the above requirements are not met within 60 days of account opening or after switching to this product, the account will be converted to eChecking</i></p>	There will be a \$2.00 monthly paper statement fee charged for accounts not enrolled in statement eDelivery. Fee waived for account holders age 65 and older or age 18 and younger.	There will be a \$2.00 monthly paper statement fee charged for accounts not enrolled in statement eDelivery. Fee waived for account holders age 65 and older or age 18 and younger.	There will be a \$2.00 monthly paper statement fee 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.
Miscellaneous Checking Account Fees						
ATM transactions, Non-Webster (Webster Fee)	4 FREE per statement period; \$2.50 thereafter	\$2.50	\$2.50	\$2.50	FREE	FREE
ATM transactions, Non-Webster (charges by other banks)	1 Rebated per statement period	Vary by Bank	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	\$5.00
Early Closeout Fee (within first 90 Days)	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00

Checking Account Opening & Usage

	Webster Student Checking	Webster Opportunity Checking	Webster eChecking	Webster Value Checking	WebsterOne® Relationship Checking	Webster Premier Checking
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 an overdraft for purchases using your Debit Card (ATM card or Visa Debit Card), 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 overdrafts 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 funds available in your account. Since these transactions will be declined, you will not be charged a Debit Card Overdraft 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 funds in your checking or money market account. This is NOT a guarantee that all overdrafts will be authorized and does NOT apply to debit cards tied to savings accounts. If you overdraw your account, you will be charged an overdraft fee as indicated below.					
Debit Card Overdraft Fee	N/A	N/A		\$37.00		
Non-Debit Card Overdraft 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 Funds fee limits	Webster will not charge an account more than 7 overdraft fees in any one day. There will be no fee if your end of day balance is overdrawn by \$5 or less.					
Extended Overdraft 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 Protection³ automatic transfer from a Webster savings account (per transfer)	\$10.00	\$10.00	\$10.00	\$10.00	\$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.					

	Description of Deposit	When Funds Can Be Withdrawn By Cash or Check
Funds Availability Policy	<ul style="list-style-type: none"> Cash Wire Transfers Electronic direct deposits and transfers 	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 The first \$200 of a day's deposits of checks drawn on banks OUTSIDE the CT, MA, RI and the NY metro area Federal Reserve Bank Checks, Federal Home Loan Bank Checks and U.S. Postal Money Orders U.S. Treasury Checks Cashier, certified and teller checks, state and local government checks (from state in which the banking center or ATM 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: every day except Saturdays, Sundays and federal holidays.</i>) <i>Transactions made at ATMs on a non-Business Day or after 9:00pm EST are considered to be made on the next Business Day.</i>
	<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 may apply. The availability of deposits made at ATMs may differ from the above. Please refer to the section of your Deposit Account Disclosures entitled "Your Ability to Withdraw Funds".	

Dispute Resolution	Please consult the Webster Bank Deposit Account Agreement for details on Dispute Resolution guidelines or call 1-800-325-2424.
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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
	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
	3	<ul style="list-style-type: none"> Online bill payments sent electronically Cash withdrawals with a customer check or withdrawal ticket
	4	<ul style="list-style-type: none"> Internal and/or external transfer debits
	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
	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
7	<ul style="list-style-type: none"> Bank fees 	
<p>*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.</p> <p>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.</p>		

Savings Account Opening & Usage		Passbook Savings	Webster Value Savings	WebsterOne Savings	Premier Savings	Premier Savings Extra
	Minimum Balance to open	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
	Monthly Service Charge¹	\$5.00	\$5.00	\$5.00	None	\$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 Webster Consumer Checking account and you are the primary owner on both accounts, or 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 		<ul style="list-style-type: none"> Maintain a minimum daily balance of \$10,000
	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
		Tenant Escrow Savings	Premium Money Market Savings	Holiday Club	Retirement Money Market Savings	
	Minimum Balance to open	\$5.00	\$1,500.00	\$5.00	\$10.00	
	Monthly Service Charge¹	\$5.00	\$12.00	None	None	
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)			None	None	
	Maintain a minimum daily balance of \$300.00	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.					

Other Services & Fees	Description	Fee	Special Conditions
		ATM - International Fee	\$5.00
	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)	\$2.50	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
	Excess Transfer Fee³ (per transfer)	\$15.00	Transfer in excess of regulatory limits
	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
	Temporary Checks	\$2.00 per check	
	Travelers Checks	2% of amount	FREE with Premier Checking Accounts
	Travelers Checks for Two	2% of amount	0.50% of amount purchased with Premier Checking Accounts
	Webster Online Bill Pay	FREE	
	Wire Transfer - Incoming	\$15.00	FREE with Premier Checking Account
	Wire Transfer - Outgoing Domestic	\$30.00	
	Wire Transfer - Outgoing International⁴	\$40.00	

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) A Direct Deposit is any electronic deposit from a third party, such as recurring payroll, Social Security or other income.

3) Federal regulations limit the number of transfers and electronic payments from a savings or money market account to a maximum of six (6) per calendar month or per monthly statement cycle from the following categories: preauthorized transfers, including overdraft protection; telephone transfers; and electronic transactions, including WebsterOnline transactions, checks, debit card payments to third parties, Automated Clearing House (ACH) transactions and wire transfers.

4) 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.

UPDATES

to your Deposit Account Disclosures booklet

On November 27, 2017, we made updates to the online version of our “Deposit Account Disclosures for Consumer Accounts”. These updates will be reflected in the printed booklets when they are reproduced. To make sure you have the most up-to-date account information, we have provided the updates below.

UPDATES

Addition of below sections - page 5:

How We Communicate with You. We may use automated telephone dialing, text messaging systems and electronic mail to provide messages to you about scheduled payments, missed payments and other important information regarding this Agreement or your relationship with us (which may include messages relating to your past or future accounts with us). The telephone messages may be played by a machine automatically when the telephone is answered, whether answered by you or someone else. These messages may also be recorded by your answering machine. You give us your permission to call or send a text message to any telephone number you have given us or you give to us in the future and to play pre-recorded messages or send text messages with information about the Agreement or your relationship with us over the phone. You also give us permission to communicate such information to you by e-mail. You understand that, when you receive such calls, texts, or e-mails, you may incur a charge from the company that provides you with telecommunications, wireless and/or internet services. You agree that we will not be liable to you for any fees, inconvenience, annoyance or loss of privacy in connection with such calls, texts, or e-mails. You understand that anyone with access to your telephone or email account may listen to or read the messages, notwithstanding our efforts to communicate only with you. You may revoke this permission. If a telephone number(s) you have provided to us changes, or if you cease to be the owner, subscriber or primary user such telephone number(s), you agree to immediately give us notice of such facts so that we may update our records.

Telephone Recording. You understand and agree that, subject to applicable law, we may monitor and/or record any of your phone conversations with any of our representatives for training, quality control, evidentiary, and any other purposes. However, we are not under any obligation to monitor, record, retain, or reproduce such recordings, unless required by applicable law.

Replacement of below section - page 32

Visa Money Transfer (VMT)/Visa Debit Card Limits. There are limits on the number, dollar amount and frequency of domestic and international transfers you may receive. The limits are: a maximum of twelve (12) transactions over seven (7) calendar days up to \$5,000 or a maximum of twenty-one (21) transactions over a thirty (30) calendar day rolling period up to \$10,000.

If you have any questions, please call us at 1.800.325.2424, 24 hours a day, or visit your local banking center.

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