

# 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						
<b>Minimum Balance to Open</b>	\$50.00	\$50.00	\$50.00	\$50.00	\$500.00						
<b>Monthly Service Charge<sup>1</sup></b>	FREE for 5 years	\$16.95 (or \$11.95 with Direct Deposit <sup>2</sup> )	\$11.95	\$16.95 (or \$14.95 with Direct Deposit <sup>2</sup> )	\$21.95						
<b>How you can avoid the Monthly Service Charge</b>	N/A	N/A	<b>Your Monthly Service Charge will be waived when you meet <u>ONE</u> of the following options</b> (during each monthly statement period)								
	<ul style="list-style-type: none"> <li>Student Checking is free for 5 years after opening or switching to this account. After 5 years, it will convert to Value Checking.</li> </ul>		<ul style="list-style-type: none"> <li>Have cumulative Direct Deposits of at least \$500 per month, OR</li> <li>Maintain a monthly average balance of \$1,000, OR</li> <li>Account holder is age 65 or older with Direct Deposit<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>Maintain a combined monthly average balance of \$4,000 in checking, money market and savings balances, OR</li> <li>Maintain a combined balance of \$20,000 by <i>adding</i> CD, home equity and installment loan balances (excludes mortgages) as of the end of your statement period, OR</li> <li>You are a signer on the primary account in a Webster Complete Business Checking Relationship</li> </ul>	<ul style="list-style-type: none"> <li>Maintain a combined monthly average balance of \$20,000 in checking, money market and savings balances, OR</li> <li>Maintain a combined balance of \$50,000 by <i>adding</i> CD, home equity and installment loan balances (excludes mortgages) as of the end of your statement period.                             <ul style="list-style-type: none"> <li>➤ AND Webster Investments monthly average balances, excluding the last day of the month.*</li> </ul> </li> </ul>						
<b>Interest rate</b>	N/A	N/A	N/A	Call 1-800-325-2424, visit your local banking center, or go to WebsterBank.com for current rates.							
<b>Special Condition</b>	<ul style="list-style-type: none"> <li>Valid Student ID required</li> </ul> <p><b><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></b></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.		Premier Checking is part of Webster Premier Banking. Primary owner must be the same on all accounts linked to Premier Checking.						
<b>Webster Investments Disclosure</b>											
<b>* Securities and Insurance Products:</b>											
<table border="1"> <tr> <td>Not FDIC Insured</td> <td>Not Bank Guaranteed</td> <td>May Lose Value</td> <td>Not a Bank Deposit</td> <td colspan="2">Not Insured by any Federal Government Agency</td> </tr> </table>						Not FDIC Insured	Not Bank Guaranteed	May Lose Value	Not a Bank Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	Not Bank Guaranteed	May Lose Value	Not a Bank Deposit	Not Insured by any Federal Government Agency							
<p>Securities offered through LPL Financial, member FINRA/SIPC. Insurance and annuity products offered through LPL Financial or its licensed affiliates. Webster Bank, N.A. and Webster Investments are not registered broker/dealers and are not affiliated with LPL Financial.</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	
	<b>Miscellaneous Checking Account Fees</b>						
	<b>ATM transactions, Non-Webster**</b> (Webster Fee)	4 FREE per statement period; \$2.50 thereafter	\$2.50	\$2.50	FREE	FREE	
	<b>ATM transactions, Non-Webster**</b> (charges by other banks)	1 Rebated per statement period	Vary by Bank	Vary by Bank	Vary by Bank	Rebated	
	<b>Inactivity Fee per month</b> (6 months inactive and less than \$250.00 balance)	\$ 5.00	\$5.00	\$5.00	\$5.00	\$5.00	
<b>Early Closeout Fee</b> (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	<b>Insufficient Available Funds Fees:</b>	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. <b>If you have questions, please visit any Webster banking center or call 1-800-325-2424, and we will be happy to assist you.</b>				
	<b>Debit Card Overdraft Options.</b>	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.				
	<b>Option A: (Default)</b> <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 <a href="http://websterbank.com/overdraftservices">websterbank.com/overdraftservices</a> 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.				
	<b>Option B:</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.				
	<b>Debit Card Overdraft Fee</b>	N/A	N/A		\$37.00	
	<b>Non-Debit Card Overdraft Fee</b> 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)				
	<b>Daily Overdraft/Insufficient Funds fee limits</b>	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.				
	<b>Extended Overdraft Fee</b>	\$5.00 – Charged each business day an account remains overdrawn by any amount for more than 5 calendar days.				
	<b>ATM Overdraft Fee</b>	\$0 – Transactions at an ATM that would result in an overdraft will be declined, at no cost to you.				
	<b>To help you manage your accounts or avoid a fee.</b>					
<b>Balance Alerts:</b> 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.						
<b>Savings Overdraft Protection<sup>3</sup></b> automatic transfer from a Webster savings account (per transfer)	\$10.00	\$10.00	\$10.00	\$6.00	FREE	
<b>Overdraft Line of Credit</b> 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"> <li>Cash</li> <li>Wire Transfers</li> <li>Electronic direct deposits and transfers</li> </ul>	Same Day
	<ul style="list-style-type: none"> <li>Checks drawn on Webster Bank</li> <li>Checks drawn on banks located in CT, MA, RI and the NY metro area</li> <li>The first \$200 of a day's deposits of checks drawn on banks OUTSIDE the CT, MA, RI and the NY metro area</li> <li>Federal Reserve Bank Checks, Federal Home Loan Bank Checks and U.S. Postal Money Orders</li> <li>U.S. Treasury Checks</li> <li>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. (Special Deposit slips for next-day availability are available upon request.)</li> </ul>	<p>The Next Business Day After the Day of Deposit (Business day: every day except Saturdays, Sundays and federal holidays.)</p> <p>Transactions made at ATMs after 9:00pm EST, or via Mobile Check Deposit after 5:00pm EST, or on a non-Business Day, are considered to be made on the next Business Day.</p>
	<ul style="list-style-type: none"> <li>The remaining funds of checks drawn on banks OUTSIDE the CT, MA, RI &amp; the NY metro area.</li> </ul>	The Second Business Day After the Day of Deposit
<b>Other conditions may apply. The availability of deposits made via ATM or Mobile Check Deposit may differ from the above. Please refer to the section of your Deposit Account Disclosures entitled "Your Ability to Withdraw Funds".</b>		

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

\*\*\*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

	Passbook Savings	Webster Value Savings	WebsterOne Savings	Premier Savings	Premier Savings Extra
<b>Minimum Balance to open</b>	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
<b>Monthly Service Charge<sup>1</sup></b>	\$5.00	\$5.00	\$5.00	None	\$10.00
<b>How to avoid the Monthly Service Charge</b>	<b>Your Monthly Service Charge will be waived when you meet one of the following options</b> (during each monthly statement period)				
	<ul style="list-style-type: none"> <li>Maintain a minimum daily balance of \$300.00, or</li> <li>An account owner is under age 21 or age 65 or older</li> </ul>	<ul style="list-style-type: none"> <li>Maintain a minimum daily balance of \$300.00, or</li> <li>An account owner is under age 21 or age 65 or older</li> </ul>	<ul style="list-style-type: none"> <li>Maintain a minimum daily balance of \$300.00, or</li> <li>An account owner is under age 21 or age 65 or older</li> </ul>	N/A	<ul style="list-style-type: none"> <li>Maintain a minimum daily balance of \$10,000</li> </ul>
<b>Interest rate</b>	Please call 1-800-325-2424, visit your local banking center, or go to WebsterBank.com for current rates.				
<b>Special Condition</b>			<ul style="list-style-type: none"> <li>Must have a WebsterOne® Relationship Checking account or will earn the Webster Value Savings account interest rate</li> </ul>	<ul style="list-style-type: none"> <li>Must have a Premier Checking account with the same primary owner or will earn the Webster Value Savings account interest rate</li> </ul>	<ul style="list-style-type: none"> <li>Must have a Premier Checking account with the same primary owner or will earn the Webster Value Savings account interest rate</li> </ul>
	Tenant Escrow Savings	Premium Money Market Savings	Holiday Club	Retirement Money Market Savings	
<b>Minimum Balance to open</b>	\$5.00	\$1,500.00	\$5.00	\$10.00	
<b>Monthly Service Charge<sup>1</sup></b>	\$5.00	\$12.00	None	None	
<b>How to avoid the Monthly Service Charge</b>	<b>Your Monthly Service Charge will be waived when you meet one of the following options</b> (during each monthly statement period)			None	
	Maintain a minimum daily balance of \$300.00	Maintain a minimum daily balance of \$2,500.00			
<b>Interest rate</b>	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
<b>ATM - International Fee</b>	\$5.00	FREE with WebsterOne® Relationship or Premier Checking Accounts
<b>ATM Mini-Statement</b>	\$1.00	FREE with Premier Checking Account
<b>ATM transactions, Non-Webster</b> (charges by other banks)	Vary by Bank	Rebated for withdrawals from Premier Checking or 1 Rebated per statement period for withdrawals from Student Checking
<b>ATM transactions, Non-Webster</b> (Webster Fee)	\$2.50	FREE with WebsterOne® Relationship or Premier Checking Accounts and 4 FREE per statement period with Student Checking
<b>Bank Check</b>	\$10.00	FREE with Premier Checking Account
<b>Bond coupons, processing</b> (per envelope)	\$4.50	
<b>Collection item, processing</b>	\$20.00	
<b>Copy of check or money order, deposit / payment item, ticket, statement, or other item</b>	\$5.00	
<b>Debit Card Replacement Fee</b> (for lost cards)	\$5.00	FREE with Premier Checking Account
<b>Early Closeout Fee</b>	\$15.00	Account closeout within the first 90 days; Only applies to Checking accounts
<b>Excess Transfer Fee</b> <sup>3</sup> (per transfer)	\$15.00	Transfer in excess of regulatory limits
<b>Foreign Check Remittance</b> (cost of collection from the other bank, plus)	\$20.00	Except Canadian checks, which are charged at the current Webster exchange rate
<b>Foreign Currency Purchase</b> (plus delivery charges)	\$12.00	
<b>Gift Cards</b> (per Card)	\$3.95	
<b>Gift Checks</b> (per Check)	\$2.50	
<b>Inactivity Fee per month</b> (6 months inactive and less than \$250.00 balance)	\$5.00	
<b>Legal item, processing:</b> Including, but not limited to executions, garnishments, levies, and other legal items	\$100.00	
<b>Point of Sale (POS) transactions using a Webster Visa Debit Card</b>	FREE	
<b>Point of Sale (POS) transactions using an ATM Card</b>	\$0.25	FREE for Webster Bank Visa® Debit Card
<b>Research and reconciliation assistance</b> (per hour)	\$30.00	
<b>Research - Verification of Deposits</b> (per request)	\$10.00	
<b>Retirement Plans: Account transfers to another Trustee or Custodian</b>	\$25.00	
<b>Retirement Plans: Premature distribution</b>	\$25.00	
<b>Retirement Plans: Reproduce plan document</b> (per page)	\$5.00	
<b>Returned deposit, payment, or cashed item</b>	\$15.00	FREE with Premier Checking Account
<b>Signature Guarantee</b>	\$2.00	
<b>Statement eDelivery</b> - electronic monthly statement	FREE	
<b>Stop Payment Order</b> (includes checks, Bank checks, money orders, ACH stop payment or change order)	\$35.00	FREE with Premier Checking Account
<b>Temporary Checks</b>	\$2.00 per check	
<b>Travelers Checks</b>	2% of amount	FREE with Premier Checking Accounts
<b>Travelers Checks for Two</b>	2% of amount	0.50% of amount purchased with Premier Checking Accounts
<b>Webster Online Bill Pay</b>	FREE	
<b>Wire Transfer - Incoming</b>	\$15.00	FREE with Premier Checking Account
<b>Wire Transfer - Outgoing Domestic</b>	\$30.00	
<b>Wire Transfer - Outgoing International</b> <sup>4</sup>	\$40.00	

To learn more, or for any questions about your account, please visit [WebsterBank.com](http://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, pension, government benefits, or other income. Excludes person-to-person transactions such as PayPal®, Venmo or Zelle.

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.

The Webster symbol is a registered trademark in the U.S. FN00330 10/18

Webster Bank, N.A. Member FDIC. Equal Housing Lender  
©2018 Webster Financial Corporation. All rights reserved.

### 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.