



10 Pleasant Street, P.O. Box 266 · Woodsville, NH 03785 · Telephone: 603-747-2735 · Fax: 603-747-3267

## SCHEDULE OF FEES

Effective February 1, 2025 · Subject to change without prior notification

### Check Cashing

Non-Customers .....\$10/check  
*(Includes State and Federal Government Checks)*

### Check Purchases & Services

Treasurer's Checks .....\$5.00  
 Treasurer's Check Stop Payment *(each)* .....\$30.00  
 Money Orders .....\$3.00  
 Money Order Stop Payment *(each)* .....\$30.00

### Wire Transfers *(For customers only)*

Domestic Outgoing .....\$25.00  
 Foreign Outgoing .....\$45.00  
 Domestic Incoming .....\$10.00  
 Foreign Incoming .....\$10.00

### Intrabank Transfers

Telephone Transfer .....\$5.00  
 Pre-authorized Transfer ..... No Charge  
 Automatic Transfer Service ..... \$5.00/transfer

### Electronic Banking Services

Telephone Banking ..... No Charge  
 Online Banking (Consumer) ..... No Charge  
 Bill Payment Service\*  
     Standard ..... No Charge  
     Expedited ..... \$25.00/payment  
 External Transfers

Incoming *(from external to WGSB account)* ..... No Charge  
 Outgoing *(from WGSB to external account)*  
     ..... Standard *(3 days)*: \$1.50/transfer  
     ..... Express *(next business day)*: \$3.00/transfer

Mobile Banking ..... Message & data rates may apply  
 Mobile Deposit ..... No Charge

\*All Bill Payment options are not available for all payees.

### Collection Services

Outgoing Item .....\$20.00  
 Incoming Item .....\$20.00  
 Coupon Envelope ..... \$10.00 each  
 Bond Collection .....\$25.00  
 Canadian Deposited Item .....\$10.00  
 Foreign Item Return Fee ..... All associated fees & costs

### Account Fees

Paper Statement Fee *(charged monthly)* ..... \$3.00  
*(does not apply to HSAs, GO Checking, money markets, or savings accounts)*.....  
 Stop Payment *(each)* ..... \$30.00  
 Overdraft Fee ..... \$30.00  
 Returned Item Fee ..... \$30.00  
 Deposited Item Returned Unpaid ..... \$10.00  
 Account Balancing Assistance.... \$25.00/hour *(min. \$25.00)*  
 Account Research ..... \$25.00/hour *(min. \$25.00)*  
 Copies of Statements ..... \$1.00/page *(max. \$3.00)*  
 Check Printing ..... Fee depends on check style ordered  
 Account Closing Fee *(if closed within 90 days)* ..... \$20.00

### Debit & Prepaid Card Fees

Debit Card Monthly Fee ..... No Charge  
 Card Replacement Fee ..... \$10.00  
 Customer Foreign Withdrawal *(non-WGSB ATM)* ..... \$1.00  
 Non-Customer ATM Surcharge ..... \$3.00  
 Gift Card Purchase Fee ..... \$4.95  
     .....(\$3.00 with Golden Guaranty Checking)

### Self-Service Coin Counter

Customers ..... No Charge  
 Non-Customers ..... 10%/coin count total

### Miscellaneous

Fax or photocopy .....\$1.00/page  
 Night Deposit Zip-Lock Bag ..... \$20.00  
 Zipper Bag ..... \$5.00  
 Replacement of Passbook or Coupon Book ..... \$10.00  
 Dormant Account Fee .....\$5.00/month  
*(Does not apply to CDs, IRAs, or All Purpose Clubs)*  
 Purchase of Foreign Currency .....\$25/order  
*(no fee for purchase of Canadian currency below \$500)*  
 Sale of Foreign Currency .....\$30/order *(plus insurance cost)*  
*(no fee for sale of Canadian currency below \$500)*  
 Legal Fees *(levies, writs, garnishments, etc.)* ..... \$50.00  
 Notary Service, Non-Customer ..... \$5.00  
 ID Theft Fee (Sontiq) .....\$1.00/month