

Overdraft Services

For Personal Checking Accounts

Details

Automatic Account Overdraft Protection

Automatic Account Overdraft Protection covers certain types of overdrafts by withdrawing funds automatically (up to your available balance) from either your WSB savings account, or a separate, additional WSB checking account held in your name. Automatic Account Overdraft Protection covers overdrafts on:

- Checks
- Bill Pay items
- ACH debit transactions
- ATM and debit card transactions

Overdraft Protection Line of Credit

Overdraft protection from a line of credit covers overdrafts on your checking account by advancing funds automatically from a line of credit to your checking account, up to your available credit limit. Overdraft Protection Line of Credit covers overdrafts on:

- Checks
- Bill Pay items
- ACH debit transactions
- ATM and debit card transactions

Discretionary Overdraft Privilege¹

Discretionary Overdraft Privilege covers overdrafts on:

- Checks
- Bill Pay items
- ACH debit transactions

Discretionary Overdraft Privilege does not cover overdrafts caused by ATM and debit card transactions. Consider opting in to Debit Card Overdraft Authorization to cover these transactions.

Debit Card Overdraft Authorization³

ATM/Debit Card Overdraft Coverage Opt-In extends the coverage you already have with Discretionary Overdraft Privilege to include:

- WSB Visa® Debit Card purchases
- ATM withdrawals

Advantages

• Provides the comfort of knowing your checks, bill pay items, ATM and debit card transactions, and ACH transactions will be paid, up to the available balance in your savings account or additional checking account, if you overdraw your checking account.

• Provides peace of mind by knowing transactions will be paid, up to your available credit limit, if you overdraw your checking account.

• Offers flexibility for handling situations when unforeseen expenses deplete your account balance.

• Helps avoid the inconvenience of bouncing checks and incurring fees that merchants charge for checks returned to them.

• Helps assure that your bill payments will be made on time, even if your account is overdrawn.

• Reduces the chances of having your debit card declined.

Eligibility

• Available to customers with a WSB savings account or an additional WSB checking account.

• Subject to credit approval.

• Lines between \$1,000 and \$5,000.

• Coverage is automatic for eligible WSB customers.

• Account must be in good standing.

• Available to customers with personal accounts who qualify for Discretionary Overdraft Privilege.

Fees

• Free

• Variable annual percentage rate.

• No annual fee.

• Up to \$19.00 for each overdraft transaction paid.²

• Up to \$19.00 for each transaction we do not pay due to insufficient funds.²

• Up to \$19.00 for each overdraft item paid or returned.²

How to get each option

• Call (781) 729-2130

• Visit any WSB branch

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• Discretionary Overdraft Privilege is enabled automatically and applied at the Bank's discretion.

• You may opt out at any time by calling (781) 729-2130.

• Complete and return Authorization Form

• Call (781) 729-2130

• Visit any WSB branch

¹ Discretionary Overdraft Privilege coverage is provided at the Bank's sole discretion if your account is maintained in good standing and may be withdrawn by us at any time without prior notice or cause. Bank pays overdrafts at its sole discretion and reserves the right not to pay. All fees are included as part of your daily limit. The Bank will not pay overdrafts if you are over your limit. Customer may opt out at any time. By choosing to opt out of Discretionary Overdraft Privilege, you are instructing us to (where possible) decline or return any transaction that would overdraw your account.

² We will charge up to a combined maximum of four overdraft and insufficient funds fees per business day. Any negative account balance caused by overdraft(s) and related fee(s) must be paid and the account balance brought to zero or positive immediately.

³ If you have previously opted in to Debit Card Overdraft Authorization, and at a later date have chosen to opt out of Debit Card Overdraft Authorization (but not Discretionary Overdraft Privilege), you are instructing us to (where possible) decline or return any ATM or Visa® Debit Card transaction that would overdraw your account. In either event, your account will still be subject to the standard overdraft fees (other than for ATM and Visa® Debit Card transactions) and standard returned item fees. All fees and charges are due and payable immediately.