



Wayne Bank Products, Services, and Fees

Lending

- Personal or Consumer Loans
- Automobile Loans
- Home Improvement Loans
- Business Loans and Business Lines of Credit
- Real Estate Mortgages
 - Residential
 - Farm
 - Commercial
- Farm Loans
 - Operating
 - Equipment
 - Livestock
- Small Business Administration Loans (PPP loans)
- Consumer Lines of Credit
 - Eagle Reserve – Overdraft Checking
 - Home Equity Lines of Credit
- Participations
- Municipal Loans

Deposit Accounts

- Personal and Business Checking Accounts
- Personal and Business Money Market Accounts
- Personal Savings Accounts
- Personal CDs & IRAs
- Personal Health Savings Accounts

Digital Services

- Online Banking
- Mobile Banking
- Business Online Cash Management Services

- Bill Pay
- Zelle
- Online Application Services
- Online Education Center
- Consumer/Business Debit Cards
- Consumer/Business Credit Cards

MISCELLANEOUS FEES AND CHARGES

The following is a listing of fees that apply to most deposit account services.

Account Inquiry	\$1.00
Coin Processing- Non-Account Holder	10% (\$1.00 minimum)
Counter Checks/Deposit Tickets (12 per order)	\$5.00
Duplicate Statement	\$5.00
Debit Card Replacement	\$10.00
Deposit Bags	\$10.00 zipper, \$25.00 locking
Dormant Account Fee (non-activity after 1 year)	\$6.00 (monthly)
Excessive Activity Charge (More than 6 checks/transfers/automatic debits per month on Money Market and Christmas Club Accounts)	\$5.00 (per item)
Foreign Check Processing	\$10.00
Mail Hold / Undeliverable Fee	\$5.00 (monthly)
New Account Closed within 90 Days	\$30.00
Non-sufficient Funds-Paid Item Fee	\$28.00
Non-sufficient Funds-Return Item Fee	\$28.00
Notary Fee- Non-Account Holder	\$5.00
Official Bank Check - Money Order Purchases	\$3.00
Official Bank Check - Cashier's Check Purchased	\$3.00
Overdraft Fee (after 4th Business Day of Continuous OD)	\$6.00 (per business day the account remains overdrawn)
Paper Statement Fee (Rewards Accounts Only)	\$3.00
Photocopy Service	\$2.00 per page
Research/ Account Reconciliation	\$40.00 per hour (\$40 minimum)
Returned Deposited Item (Business Accounts Only)	\$10.00
Medallion Signature	\$20.00
Stop Payment Fee	\$28.00
Telephone Transfer	\$3.00
Tax Levy/garnishment/attachment (State)	\$20.00
Tax Levy/garnishment/attachment (Federal)	\$60.00
Wire Transfer- Incoming	\$15.00
Wire Transfer- Outgoing	\$25.00
Wire Transfer- Outgoing International (USO-United States Dollars)	\$65.00
Wire Transfer- Incoming International	\$50.00
Global EFT Fee-International	\$30.00
Property Tax Payment	\$2.00 per parcel
Benefits Checking Monthly Service Charge	\$6.95
Silver Eagle Money Market Monthly Service Charge	\$11.00 (maintain a minimum daily balance of \$500 to avoid fee) \$5.95
Cash Rewards Checking Monthly Service Charge	(maintain a minimum daily balance of \$500 to avoid fee) \$5.95
Premium Interest Checking Monthly Service Charge	(maintain a minimum daily balance of \$1,500 to avoid fee)

Safe Deposit Box Fees

2 X 4.5* Box Annual Rent	\$42.00
3 X 5*, 4 X 3.5*, 4 X 4*, 5 X 3* Box Annual Rent	\$42.00
6 X 6.5", 4.5X5* Box Annual Rent	\$45.00
6.5 X 7*, 8.5 X 3.5* Box Annual Rent	\$48.00
10 X 3 Box Annual Rent	\$66.00
8 X 9 Box Annual Rent	\$66.00
10 X 5 Box Annual Rent	\$75.00
10 X 10, 12 X 15* Box Annual Rent	\$120.00

*Only Available at Cambridge City Office

Revised March 2025