

# Consumer Fee Schedule 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 Disclosure for complete terms governing your account(s).

|  | Opportunity Checking                                   | Webster eChecking   | Webster Value Checking   | WebsterOne Relationship® Checking   | 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>  | \$16.95 (or \$11.95 with Direct Deposit <sup>2</sup> ) | \$5.00  | \$11.95 (or \$10.95 with Statement eDelivery)  | \$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  | <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>One monthly Direct Deposit<sup>2</sup> of at least \$500 and 5 or fewer paper checks, or</li> <li>Account holder is age 22 or younger</li> </ul> | <ul style="list-style-type: none"> <li>Maintain a monthly average balance of \$1,000, or</li> <li>Make at least 10 debit card transactions, 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 combined average checking, money market and savings balances, or</li> <li>Maintain a combined monthly average balance of \$20,000 adding CD, home equity and installment loan balances 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 \$10,000 in combined average checking, money market and savings balances, or</li> <li>Maintain a combined monthly average balance of \$50,000 adding CD, home equity and installment loan balances as of the end of statement period.</li> </ul> |
| Checking Account Opening & Usage   |  |   |  |   |  |
| <b>Interest rate</b>   | N/A  | N/A   | N/A  | Call 1-800-325-2424, visit your local branch, or go to WebsterBank.com for current rates.   |  |
| <b>Special Condition</b>   |  | There will be a \$5.00 monthly paper statement fee charged for accounts not enrolled in statement eDelivery.  |  |   | Premier Checking is part of Webster Premier Banking. Primary owner must be the same on all accounts linked to Premier Checking.  |
| <b>Miscellaneous Checking Account Fees</b>   |  |   |  |   |  |
| <b>ATM/Debit Card Fees</b>   |  |   |  |   |  |
| <b>ATM transactions, Non-Webster (Webster Fee)</b>                                 | \$2.00   | \$2.00  | \$2.00   | FREE  | FREE   |
| <b>ATM transactions, Non-Webster (charges by other banks)</b>                      | Vary by Bank   | Vary by Bank  | Vary by Bank   | Vary by Bank  | Rebated  |
| <b>Inactivity Fee per month (6 months inactive and less than \$250.00 balance)</b> | \$5.00   | \$5.00  | \$5.00   | \$5.00  | \$5.00   |
| <b>Early Closeout Fee (within first 90 Days)</b>                                   | \$15.00  | \$15.00   | \$15.00  | \$15.00   | \$15.00  |

|  | Opportunity Checking | Webster eChecking | Webster Value Checking | WebsterOne Relationship® Checking | Premier Checking |
|--|----------------------|-------------------|------------------------|-----------------------------------|------------------|
|--|----------------------|-------------------|------------------------|-----------------------------------|------------------|

|   |   |         |         |         |        |      |
|---|---|---------|---------|---------|--------|------|
| <p><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. Transactions at an ATM that would result in an overdraft will also be declined at no cost to you.</p> |   |         |         |         |        |      |
| <p><b>Option A: (Default)</b><br/><i>You do not Opt-in to Webster Debit Card Overdraft Services</i></p>   | <p>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 branch.</p> |         |         |         |        |      |
| <p><b>Option B:</b><br/><i>You Opt-in to Webster Debit Card Overdraft Services</i></p>  | <p>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.</p>   |         |         |         |        |      |
| <p><b>Debit Card Overdraft Charge</b> <span style="float: right;">\$37.00</span></p>  |   |         |         |         |        |      |
| <p><b>Extended overdraft fee</b> <span style="float: right;">\$5.00</span><br/>Charged each business day an account remains overdrawn by any amount for more than 5 calendar days.</p>  |   |         |         |         |        |      |
| Overdraft Fees & Options  | <p><b>Daily Overdraft/Insufficient Funds fee limits</b></p> <p>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.</p>   |         |         |         |        |      |
|   | <p><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 withdrawal or other electronic means. <b>If you have questions, please visit any Webster branch or call 1-800-325-2424, and we will be happy to assist you.</b> <i>Extended Overdraft Fees (see above) may apply.</i></p>                 |         |         |         |        |      |
| <p><b>Non-Debit Card Overdraft Fee</b> <span style="float: right;">\$37.00</span><br/>such as checks, ACH items and savings account</p>   |   |         |         |         |        |      |
| <p><b>To help you manage your accounts or avoid a fee.</b></p>  |   |         |         |         |        |      |
| <p><b>Webster Account Alerts:</b> Webster offers Account 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.</p>  |   |         |         |         |        |      |
| <p><b>Savings Overdraft Protection<sup>3</sup></b> automatic transfer from a Webster savings account (per transfer)</p>   | <table border="1" style="width: 100%; text-align: center;"> <tr> <td>\$10.00</td> <td>\$10.00</td> <td>\$10.00</td> <td>\$6.00</td> <td>FREE</td> </tr> </table>  | \$10.00 | \$10.00 | \$10.00 | \$6.00 | FREE |
| \$10.00   | \$10.00   | \$10.00 | \$6.00  | FREE    |        |      |
| <p><b>Overdraft Line of Credit</b><br/>This service automatically advances money up to your available credit line.<br/>Interest charges and an annual fee 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.</p>  |   |         |         |         |        |      |

|  | 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  |
| Funds Availability Policy For Checking Accounts  | <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 branch 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><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></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  |
| <p><b>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 Disclosure entitled "Your Ability to Withdraw Funds".</b></p> |   |   |

|                    |  |
|--------------------|--|
| Dispute Resolution | <p><b>Please consult the Webster Bank Deposit Account Agreement for details on Dispute Resolution guidelines or call 1-800-325-2424.</b></p> |
|--------------------|--|

|   |   |  |
|---|---|--|
|   | <b>Order of Posting Transactions Each Banking Day.</b> Transactions are posted in the order shown below. Within each category, transactions are posted in dollar amount order, from highest to lowest. This means that your balance will be depleted by large transactions first within each category. If you have insufficient available funds to cover all the transactions that are processed in any day, overdraft/insufficient funds fees will be incurred, and there may be more fees than if we posted items in a different order. |  |
| Posting Order Notice  | 1   | Deposits   |
|   | 2   | Cash withdrawals and transfer debits   |
|   | 3   | Debit Card Purchases (Signature or PIN)                                      |
|   | 4   | Checks, Online Payments (for example Bill Pays on WebsterOnline, ACH Debits) |
|   | 5   | Fees   |
| All transactions post at night. Some transactions may show as "pending" transactions on WebsterOnline and ATM mini-statements and are reflected in your available balance during the day and may be based on information we receive from third parties. Online bill payments paid by check will post on the day the check clears, not on the day you request payment. |   |  |

|  | Passbook Savings  | Webster Value Savings  | WebsterOne Savings  | Premier Savings   |
|--|---|--|---|---|
| <b>Minimum Balance to Open</b>                 | \$5.00  | \$5.00   | \$5.00  | \$5.00  |
| <b>Monthly Service Charge<sup>1</sup></b>      | \$5.00  | \$5.00   | 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)                             |  |   |   |
|  | <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 Webster Consumer Checking account and you are the primary owner on both accounts, or</li> <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> |   |   |
| <b>Interest rate</b>                           | Call 1-800-325-2424, visit your local branch, 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> |
|  | 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  | none  |
|  | Maintain a minimum daily balance of \$300.00  | Maintain a minimum daily balance of \$2,500.00   |   |   |
| <b>Interest rate</b>                           | Call 1-800-325-2424, visit your local branch, or go to WebsterBank.com for current rates.   |  |   |   |

| 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 with Premier Checking Account                          |
| <b>ATM transactions, Non-Webster</b> (Webster Fee)            | \$2.00       | FREE with WebsterOne Relationship or Premier Checking Accounts |

|                             |  |  |   |
|-----------------------------|--|--|---|
| Other<br>Services<br>& Fees | <b>Bank Check</b>  | \$5.95   | 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>Early Closeout Fee</b>  | \$15.00  | Account closeout within the first 90 days; Only applies to Checking accounts        |
|                             | <b>Excess Transfer Fee<sup>3</sup></b> (per transfer)  | \$15.00  | Transfer in excess of regulatory limits   |
|                             | <b>Foreign Check Remittance</b><br>(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</b> (Plus delivery charges)  | \$6.00<br>(\$10.00 for requests \$5,000 or less) |   |
|                             | <b>Gift Cards</b> (per Card)   | \$3.95   |   |
|                             | <b>Gift Checks</b> (per Check)   | \$2.50   |   |
|                             | <b>Inactivity Fee per month</b><br>(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>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>   | \$10.00  | 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>Travelers Checks</b>  | 2% of amount                                     | FREE with WebsterOne Relationship or Premier Checking Accounts                      |
|                             | <b>Travelers Checks for Two</b>  | 2% of amount                                     | 0.50% of amount purchased with WebsterOne Relationship or Premier Checking Accounts |
|                             | <b>Webster Online Bill Pay</b>   | FREE   |   |
|                             | <b>Wire Transfer - Incoming</b>  | \$15.00  | FREE with Premier Checking  |
|                             | <b>Wire Transfer - Outgoing Domestic</b>   | \$30.00  |   |
|                             | <b>Wire Transfer - Outgoing International<sup>4</sup></b>  | \$40.00  |   |

To learn more, or for any questions about your account, please visit WebsterBank.com, stop into your local branch 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, Check 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.



Webster Bank, N.A.  
Member FDIC

The Webster Symbol and Webster Bank are registered in the U.S. Patent and Trademark Office. FN00886 8/12

