



Fee Schedule for Personal Accounts

Effective June 9, 2026

Checking Accounts		Webster Connect Checking	Choice Checking	Premium Checking	Private Checking
	Minimum Balance to Open	\$25.00	\$25.00	\$25.00	\$25.00
	Monthly Maintenance Fee	\$4.50	\$12.00	\$15.00	\$30.00
	Ways to AVOID the Monthly Maintenance Fee	N/A	Maintain an average monthly collected balance ¹ of at least: \$1,500 in this account; OR \$3,000 in checking, savings, MMAs, IRAs and CDs combined OR, during each statement cycle you: - Have a recurring direct deposit; OR - Make 10+ debit card purchases; OR - Any account owner is under age 25² or age 65+	Maintain an average monthly collected balance ¹ of at least: \$2,500 in this account; OR \$10,000 in checking, savings, MMAs, IRAs and CDs combined OR, you are enrolled in our Military Banking program. Ask a banker for details.	Maintain an average monthly collected balance ¹ of at least: \$25,000 in this account; OR \$50,000 in all checking, savings, MMAs, IRAs, and CDs combined; OR \$100,000 in investment balances (see page 4)*
	Interest	N/A		Interest paid on collected balances. Contact us for rates.	
	ATM Withdrawal Fees	\$3.00 per transaction at non-Webster ATMs. <i>You can avoid ATM fees by using Webster or MoneyPass® ATMs³.</i>		No Webster fee at non-Webster ATMs. Unlimited rebates for non-Webster ATM owner fees. ⁴ (Currency conversion and cross border Mastercard® fees still apply.)	
	Paper Statement Fees	\$2.00 per statement cycle <i>You can avoid this fee by enrolling in e-statements.</i>	\$3.00 per statement cycle; waived if any account owner is under age 25 or age 65+.	N/A	N/A
	Check Writing	Not available	Unlimited	Unlimited	Unlimited

Savings Accounts		Savings	Premium Savings	Private Savings
	Minimum Balance to Open	\$25.00	\$25.00	\$25.00
	Qualification Requirements	N/A	Premium Checking required	Private Checking required
	Monthly Maintenance Fee	\$5.00	N/A	N/A
	Ways to AVOID the Monthly Maintenance Fee	Maintain an average monthly collected balance ¹ of at least \$500 OR any account owner is under age 25 ³ or age 65+	N/A	N/A
	ATM Withdrawal Fees	\$3.00 per transaction at non-Webster ATMs. <i>(You can avoid ATM fees by using Webster or MoneyPass® ATMs³.)</i>		
Interest		Interest paid on collected balances. Contact us for rates.		



Money Market Accounts (MMAs)

	Personal Money Market	Private Money Market
Minimum Balance to Open	\$25.00	\$25.00
Qualification Requirements	N/A	Private Checking required
Monthly Maintenance Fee	\$8.00	N/A
Ways to AVOID the Monthly Maintenance Fee	Maintain an average monthly collected balance ¹ of at least \$2,500	
ATM Withdrawal Fees	\$3.00 per transaction at non-Webster ATMs. (You can avoid ATM fees by using Webster or MoneyPass® ATMs ³ .)	
Interest	Interest paid on collected balances. Contact us for rates.	

ATM and Debit Card Fees and Limits

Description	Fee	Special Conditions
ATM Withdrawal Fee – Webster ATMs or MoneyPass® ATMs	\$0.00	No fees at Webster ATMs or any of nearly 40,000 MoneyPass® ATMs ³
ATM Withdrawal Fee – Non-Webster ATMs (per transaction)	\$3.00	Waived for: Premium Checking and Private Checking
Replacement of Lost Debit Card	\$10.00	First replacement is free
Replacement of Lost Debit Card – with Rush Delivery	\$60.00	
International Fees		
• ATM Withdrawal Fee (per transaction)	\$3.00	ATM Withdrawal Fee waived for Premium Checking and Private Checking. (Currency conversion and cross border fees still apply.)
• International Currency Conversion Mastercard® Fee (% of US dollar transaction)	0.20%	
• International Cross Border Mastercard® Fee (% of US dollar transaction)	2.80%	
DAILY LIMITS – Withdrawals and Purchases		
Debit Card Type	ATM Cash Withdrawals	Purchases/POS (Credit or Debit)
• Consumer Debit Card	\$1,000	\$2,500
• Private Debit Card	\$1,500	\$5,000

These are the limits that come with your card, but you may request a different ATM or Purchase Limit, subject to approval.

Overdraft Fees and Options

Description	Fee	Special Conditions
Overdraft Fee – per transaction		No fee applies if:
• Applies to items we have PAID on your behalf when you do not have sufficient funds in your account to cover them. Items include checks, in-person withdrawals, and electronic payments.	\$35.00	• You are overdrawn by \$5.00 or less at the end of the business day
• Maximum of 4 fees per business day (up to \$140.00)		• Your check, in-person withdrawal, or electronic payment is returned UNPAID
		• Your debit card transaction was authorized when there was a sufficient available balance in your account
		• Your debit card transaction or ATM cash withdrawal request is DECLINED
		• The debit is from your Webster Connect Checking account.



Overdraft Fees and Options (cont'd)

Description	Fee	Special Conditions
Debit Card Overdraft Options		
DEFAULT/STANDARD Debit Card Overdraft Practices No Overdrafts Permitted Debit Card purchases will be DECLINED if there is not enough money in your account to pay for the transaction.	\$0.00 <i>No overdraft fee will apply because items will NOT BE PAID.</i>	
OPT-IN to Debit Card Overdraft Services You authorize us, at our discretion, to PAY for everyday debit card purchases or ATM withdrawals where there is not enough money in your account to cover them.	\$0.00 to enroll. <i>\$35.00 overdraft fee per PAID item after enrollment.</i>	Ask a banker about how to enroll. This service is not available for savings accounts, money market accounts, or Webster Connect Checking accounts.
Options to Help Avoid Overdrafts		
Automatic Transfer from Savings You may link a Webster savings or money market account to your checking account to help pay for any overdraft transactions that may occur. Funds are automatically transferred to your checking account when needed.	\$0.00	Ask a banker about how to enroll.
Overdraft Line of Credit You may borrow funds from a Line of Credit to help pay for any overdraft transactions that may occur. Funds are automatically transferred to your checking account when needed, up to your credit limit.	Interest charges and other fees may apply.	Subject to credit approval. Ask a banker about how to enroll.

Other Fees

Description	Fee	Special Conditions
Stop Payment	\$30.00	Waived for Private Checking
Bank Check	\$10.00	Waived for Private Checking
Personal Checks – Order/Reorder (depends on style/#)	Varies	Contact us for details.
Wire Transfers (Banker assisted) - Domestic – Incoming - Domestic – Outgoing⁵ - International – Incoming - International – Outgoing⁵	\$15.00 \$35.00 \$15.00 \$45.00	Waived for Private Checking Waived for Private Checking Waived for Private Checking
Online Bill Pay – RUSH DELIVERY - Same-day – electronic payment (ACH) - Next business day – overnight check	\$9.95 \$12.95	
Legal Processing Legal processing fee for each legal action including garnishments, attachments, restraining notices, executions, levies, subpoenas, and other related orders served on the Bank relating to depositor(s) accounts.	\$150.00	
Photocopies Per item charge for copies of: statements, deposit/withdrawal slips, signature cards, Bank checks, paid checks, or other Bank documents.	\$5.00	



Other Fees (cont'd)	Description	Fee	Special Conditions
	Miscellaneous		
	• Research/Account Reconciliation - Hourly Fee	\$35.00	
	• Signature Guarantee	\$10.00	
	• Consul/Immigration Letter	\$25.00	
	• IRA Trustee Transfer	\$20.00	
	• Abandoned Account Closing/Processing	\$20.00	Waived for Webster Connect Checking
	Foreign Check Processing/Collection		
	• Canadian Items (plus additional fees ⁶)	\$5.00	
	• All Other Items (plus additional fees ⁶)	\$35.00	
	Foreign Currency Exchange		
	• Processing Fee for orders under \$300 US	\$10.00	
	• Shipping Fees – Priority Overnight	\$15.00	
	• Currency Order Return – within 5 Business Days	\$15.00	
	• Currency Order Return – over 5 Business Days (plus Buy Rate)	\$15.00	
	Safe Deposit Box		
	• Rental (based on box size)	Varies	Rental fees are charged annually at lease renewal.
	• Break Open	\$175.00	
	• Lost Key	\$25.00	
	• Late Payment	\$10.00	

1. **Average Monthly Collected Balance** – This is calculated by adding the collected balance in the account for each day of the statement cycle and dividing that figure by the number of days in the statement cycle. For purposes herein, the “collected balance” is the balance of all deposits in your account, not including items not yet paid or collected.
2. **Account owners under age 18** – If you are under the age of 18 you must open a joint account with a parent or legal guardian as the secondary owner.
NOTE: Minors aged 13 -17 may have a debit card in their own name only on joint accounts with an adult aged 18 or over.
3. **MoneyPass® ATMs** – You can avoid ATM fees by using a Webster Bank ATM or any of nearly 40,000 MoneyPass® ATMs. Visit MoneyPass.com for locations.
4. **ATM Fee Rebates** – Rebates are credited on the last day of the statement cycle, have no cash value, and cannot be carried forward.
5. **Outgoing Wires** – An Outgoing Wire that is returned due to incorrect information provided by you, may be subject to additional fees. A returned Outgoing Wire will appear on your statement as an Incoming Wire and will be subject to the Incoming Wire Fee listed above.
6. **Foreign Check Processing/Collections** – Additional fees include the cost of collection from the other bank (e.g. Intermediary Fee, Correspondent Bank Fee), if applicable. Refer to the Foreign Collection Letter for additional details.

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***INVESTMENTS DISCLOSURE**

Investment balances are reported to Webster Bank by our third-party provider of investment services, LPL Financial, LLC (LPL). Webster Bank account statements are not the official record of your investment balances. NOTE: It can take up to 14 days for balances of new or recently linked LPL accounts to be included in your investment balance. For current investment balance information, please contact your LPL Financial Advisor. Your investment balance **will not** include balances from dormant accounts, accounts in an administrative status, accounts held by non-persons (e.g. corporations) or foreign persons, or outside custodian retirement accounts. Also, your investment balance **will not** include securities or financial products that were not purchased through LPL, that LPL does not hold, or that 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.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Webster Bank and Webster Investments are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Webster Investments, and may be employees of Webster Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Webster Bank or Webster Investments. Securities and insurance offered through LPL or its affiliates are:

NOT INSURED BY FDIC OR ANY OTHER GOVERNMENT AGENCY	NOT BANK GUARANTEED	NOT BANK DEPOSITS OR OBLIGATIONS	MAY LOSE VALUE
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Business Days: Monday - Friday. (Saturdays, Sundays and Federal Holidays are not included.)

For Questions: Please call us at 800.325.2424, go to WebsterBank.com, or visit a banking center.

ROUTING NUMBER: 221970443



New Account Opening Bonus Offer Terms and Conditions

How to earn up to \$900 in Account Opening Bonus on your new Webster Bank account(s)

Important Terms and Conditions for the New Checking Account Offer		
Eligibility for the New Checking Account Offer	Bonus Amount	\$300
	Eligible Checking Accounts	• Webster Connect Checking • Choice Checking • Premium Checking • Private Checking
	Availability	New checking account must be opened between 7/10/2026 and 9/30/2026. Offer may be changed, extended, or withdrawn at any time without notice.
	Restrictions	Offer is not available if any account owner is a current checking or savings client of Webster Bank or had a Webster Bank checking or savings account in the last 12 months prior to account opening. If multiple checking accounts are opened with the same owner, only one account will be eligible for the bonus. Offer cannot be combined with any other checking bonus offer. Eligibility may be limited based on account ownership.
Requirements to receive the Checking Account Bonus	Account opening	Offer is available on new personal checking accounts, which are subject to approval.
	After the account is opened	• Have qualifying direct deposits totaling \$500 or more post to your new eligible checking account within the first 90 days. • The 90-day period begins the business day after account opening. • Qualifying Direct Deposits include your paycheck, pension, government benefits (such as Social Security), or other eligible regular monthly income from your employer or the government electronically deposited to your checking account. Direct Deposits do not include teller deposits, wire transfers, debit card transfers, ATM, Online and Mobile Banking transfers or deposits, or person-to-person transfers (such as Zelle or Venmo). • The checking account needs to be open for at least 90 days and remain open in good standing in an eligible account type until payment of bonus, which will occur within 30 days thereafter.
	Timing	Bonus payment will occur within 30 days after the initial 90-day requirements are met. \$300 will be credited to the eligible checking account.
	Taxes on bonus	The bonus is considered interest and will be reported to the IRS on Form 1099-INT.
Important Terms and Conditions for the New Savings Account Offer		
Eligibility for the New Savings Account Offer	Bonus Amount	\$300
	Eligible Savings Accounts	• Savings • Premium Savings (<i>Premium Checking required</i>) • Private Savings (<i>Private Checking required</i>)
	Availability	New savings account must be opened between 7/10/2026 and 9/30/2026. Offer may be changed, extended, or withdrawn at any time without notice.
	Restrictions	Offer is not available if any account owner is a current checking or savings client of Webster Bank or had a Webster Bank checking or savings account in the last 12 months prior to account opening. If multiple savings accounts are opened with the same owner, only one account will be eligible for the bonus. Offer cannot be combined with any other savings bonus offer. Eligibility may be limited based on account ownership.
Requirements to receive the Savings Account Bonus	Account opening	Offer is available on new personal savings accounts, which are subject to approval.
	After the account is opened	• Deposit a total of \$15,000 or more in new-to-bank-money into to your new eligible savings account within 15 calendar days of account opening. A new-to-bank-money deposit cannot be funds held by you at Webster Bank. • AND Maintain \$15,000+ daily collected balance in the new eligible savings for 90 days. The 90-day period begins the business day after the account is fully funded. • The savings account needs to be open for at least 90 days and remain open in good standing in an eligible account type until payment of bonus, which will occur within 30 days thereafter.
	Timing	Bonus payment will occur within 30 days after the initial 90-day requirements are met. \$300 will be credited to the eligible savings account.
	Taxes on bonus	The bonus is considered interest and will be reported to the IRS on Form 1099-INT.



Important Terms and Conditions for the Combo Account Offer		
Eligibility for the Combo Account Offer	Bonus Amount	Extra \$300
	Availability	A new eligible checking account AND new eligible savings account must be opened between 7/10/2026 and 9/30/2026 on the same day . Offer may be changed, extended, or withdrawn at any time without notice.
	Restrictions	Offer is not available if any account owner is a current checking or savings client of Webster Bank or had a Webster Bank checking or savings account in the last 12 months prior to account opening. If multiple checking accounts or multiple savings accounts are opened with the same owner, only one account per type will be eligible for the bonus. Offer cannot be combined with any other checking or savings bonus offer. Eligibility may be limited based on account ownership.
Requirements to receive the Combo Account Bonus	Account opening	Offer is available on new personal checking and savings accounts, which are subject to approval.
	After the account is opened	• Meet the requirements outlined for the new checking account offer. • AND meet the requirements for the new savings account offer. • Both the checking and savings accounts need to be open for at least 90 days and remain open in good standing in an eligible account type until payment of bonus, which will occur within 30 days thereafter.
	Timing	Bonus payment will occur within 30 days after the initial 90-day requirements are met. An additional \$300 will be credited to the eligible savings account.
	Taxes on bonus	The bonus is considered interest and will be reported to the IRS on Form 1099-INT.