

Common Fee Schedule

Effective Date: April 3, 2017



Item	Amount	Additional Details
Account Research	\$50.00	Per hour or any portion thereof. Includes account balancing assistance.
Consumer ATM	\$1.00	Per inquiry at an ATM not owned by TSB. Additional surcharges may be imposed by ATM owner.
Business ATM	\$1.00	Per inquiry, withdrawal or transfer at an ATM not owned by TSB. Additional surcharges may be imposed by ATM owner.
Card Reissue	\$10.00	Per card
Check Printing	Varies	Amount depends on check style and quantity ordered.
Certified Check	\$25.00	Per Check
Bill Pay Check Copy	\$7.50	Per Copy
Deposit Verification	\$10.00	Per request
Excess Transaction	\$5.00 Consumer \$10.00 Business	Per item on a Savings or Money Market Account that exceeds Reg D limits*.
Foreign Item Processing	Varies	Per item drawn on a foreign bank including items payable in U.S. Dollars.
Photo Copy	\$3.00 per copy	Includes check, deposit, payment item, ticket or other item.
Dormancy	\$2.00	For savings and checking only. Does not apply to First Time Savers.
Insufficient Funds	\$30.00	Per item paid or returned. Applies to any debit against the account including ATM, ACH, bill pay, checks, electronic banking transfers and reoccurring point of sale transactions.
Legal Process	\$50.00	For processing bank executions, garnishments, levies, subpoenas, and other legal items.
Money Order	\$2.00 per check	One free money order per customer, per day.
Night Deposit Bag	\$15.00	Per bag
Notary Service (non-customers)	\$5.00	Per document
Official Check	\$5.00 per check	One free Official check per customer, per day.
Overdraft Protection Transfer	\$5.00 per transfer	For automatic transfer of funds from a linked deposit account to cover checking account overdrafts.
Paper Statements	\$5.00	Applies to My Generation Checking and Business Checking accounts and duplicate statement requests.
Retirement Account Transfer Out	\$25.00	Per account. Applies to IRA's being transferred out of TSB.
Returned Deposited Item	\$15.00	For deposited or cashed items that return unpaid.
Returned Mail	\$2.00	Per month for mail returned to TSB by the USPS for an incorrect address.
Safe Deposit Drilling Box (minimum)	\$150.00	Amount depends on box size which is subject to location and availability. See Safe Deposit Fee Schedule for details.
Late Charge	\$25.00	
Lost Key Charge Rental	\$50.00 varies	
Statement Copy	\$5.00	Per statement, does not include check images.
Stop Payment	\$30.00 per item	Applies to check, bill pay, ACH transactions, official checks, and money orders.
Uncollected Funds	\$30.00	Per item paid or returned. Applies to any debit against the account including ACH, bill pay, checks, electronic payments and debit card transactions.
Wire Transfer Outgoing - Domestic Outgoing - Foreign	\$25.00 \$45.00	You may incur a charge from the corresponding bank in order to process a foreign wire.

*Federal regulations limit the number of transfers and electronic payments from a savings or money market account to a maximum of six (6) per monthly statement cycle from the following categories: preauthorized transfers, including overdraft protection; telephone transfers; and electronic transfers, including Torrington Savings Bank online transactions, checks, debit card payments to third parties, and Automated Clearing House (ACH) transaction.