



WESBANCO BANK INC
BANK PLAZA OFFICE, 1 Bank Plaza, Wheeling, WV 26003

SCHEDULE OF FEES

Accounting and Customer Services

Returned Item Fee - Your Check or Electronic Debit Item Returned because of Non-sufficient Funds (per item, per submission, up to two)	\$35.00*
Overdraft Fee (per debit)	\$35.00**
Collection Fee (if overdraft is not covered after 10th day, and every 10 days thereafter if not covered)	\$10.00
Returned Deposited Item (initial return)	\$ 4.00 per item
Charge Back Fee	\$11.00 per item
Stop Payments (per request)	\$35.00
Charged Off Account Fee	\$10.00
Statements on Request	\$ 5.00 each
E-Statement with Images	Free
Telephone Transactions	\$ 3.00 each
Telephone Balance Inquiries	\$ 1.00 each
WesBancoLine Transactions and Balance Inquiries	Free
Statement Reconciliation	\$25.00 per hour
Web CD Mobile Media with images	\$25.00 each
ATM Fees - WesBanco branded or Allpoint Network machines	No Charge
ATM Fees - All other machines (Charges from other institutions may also apply)	\$ 2.50 per transaction
ATM Card Replacement Fee	\$ 5.00 each
On-Line Statement Request	\$ 1.00 each
Check Copies (over 3)	\$ 5.00 each
Counter Checks	\$ 0.50 each
Check Printing	Fee Depends on Style of Check Ordered
Checks Printed by Unapproved Vendor	\$ 0.50 per item if unsuitable for automated handling
Cashier's Checks	\$ 6.00 each

Account Inactivity/Dormant Fees

Checking Accounts (does not include Money Market Accounts)	\$ 5.00 per month if no activity (customer deposit or withdrawal) for 12 months
Savings Accounts and Money Market Accounts	\$ 5.00 per month if no activity (customer deposit or withdrawal) for 12 months
Savings Accounts in which the Primary Owner is under 18 yrs of age	No Fee

Other Available Services

Incoming Wire Transfer	\$15.00 each
Outgoing Wire Transfer	\$25.00 each
International Wire	\$60.00 each
Research Time	\$25.00 per hour
Internet Bill Pay	No Fee
Medallion Signature Guarantee Service	\$20.00
Notary Service	\$ 4.00 for Non-Customers

Collection Items

Incoming Checks, Outgoing Checks and Sight Drafts	\$20.00 each
Notice of Levy	\$75.00 each

*Multiple fees are possible if an item is submitted multiple times.

**An Overdraft or Nonsufficient Funds Fee can be created by check, in-person withdrawal, ATM withdrawal, debit card transaction, preauthorized automatic debit, telephone-initiated transfer or other electronic means.