



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

SCHEDULE OF FEES

Accounting and Customer Service

Returned Item Fee - Your Check or Electronic Debit Item Returned because of Non-sufficient Funds (per item per submission)	\$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
Stop Payments (per request)	\$35.00
Charged Off Account Fee	\$10.00
E-Statements with Images	Free
Statement Reprints	\$5.00 each***
WesBancoLine Transactions and Balance Inquiries	Free
Statement Reconciliation	\$25.00 per hour
ATM Fees - WesBanco branded or Allpoint Network machines	No Charge
ATM Fees - All other machines (Charges from other institutions may also apply)	\$3.50 per transaction
Debit Card Replacement Fee	\$5.00
International Transaction Fee	3%
Expedited Card Fee	\$50.00
Check Copies (over 3)	\$5.00 each***
Counter Checks	\$0.50 each
Check Printing	Fee depends on style of checks 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
Returned Wire Fee	\$35.00
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

*WesBanco does not charge multiple non-sufficient funds fees when the same item is re-presented more than 1 time for payment and has taken steps in its processing systems to prevent this from happening. However, due to the complexity of multiple networks and electronic submission by third parties, it is possible that multiple charges may be incurred that WesBanco cannot reasonably prevent. If you feel you have been charged more than 1 fee for the same item being represented, please contact your local WesBanco banking center for review for eligibility for reimbursement.

**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.

***Customer may access statements and check copies free of charge via Online Banking and/or meeting minimum account requirements for a mailed paper statement. Requesting additional paper statements or check copies that are printed at the customer's request in a branch are subject to service charge.