

This disclosure describes some of the terms of your account as July 20, 2010. We may amend the rates and fees contained in this disclosure from time to time. Please visit our website at [www.fsbwa.com](http://www.fsbwa.com) if you have any questions or require current rate information. All this information may not pertain to your account. The Account Agreement contains other disclosures and terms applicable to your account, which are incorporated herein by reference.

**Rate Information.** The Annual Percentage Yield and interest rate are accurate on the effective date stated above. The rate is fixed for the term you select. The Annual Percentage Yield reflects the interest to be paid based on compounding for an annual period and assumes the initial deposit and interest will remain on deposit in the certificate until maturity. If you request interest be credited to another account or at maturity, the Annual Percentage Yield may be adversely affected. The interest paid at maturity option, is only available on terms of 90 days, 180 days, 270 days, and 1 year.

**Compounding and Crediting.** Interest is compounded and credited as listed above. We use a daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in the account each day. Interest begins to accrue on deposits on the business day the certificate is opened and continues up to but not including the day of maturity. The interest period is from the first calendar day to the last calendar day of each month.

**Minimum Balance.** The minimum opening balance is \$500 for regular certificates and \$95,000 for jumbo certificates.

**Withdrawals and Early Withdrawal Penalty.** Withdrawals are prohibited prior to maturity. We may impose a 90-day interest penalty if you withdraw any of the funds before the maturity date. The penalty is not limited to the interest paid to date. The interest penalty will be calculated on the amount of the withdrawal. At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner becomes deceased.

**Transaction Limitation.** After the certificate is opened, you may not make additional deposits into the account until the maturity date stated on the certificate disclosure

**Renewal Policy.** Your certificate account will automatically renew for the same term at maturity. The interest rate will be the rate in effect on the maturity date, so long as a certificate for the same term is offered on the renewal date. If not offered you will be notified in writing prior to maturity. You will have a no-interest and no-penalty 10 calendar day grace period after the maturity date to withdraw the funds in the account.

**Account Limitations.** We reserve the right to require customers to give notice in writing of any intended withdrawals from any account of not less than 7 days and up to 60 days before such withdrawal.

**Fees.** Fees may reduce the earnings on your account. See the current Schedule of Fees and Charges - Consumer/Personal Accounts or Business Accounts for all fees that apply to your account.

**\*Additional eBanking Express Checking Requirements.** Direct deposit, online banking, online statements, and bill pay enrollment and use required. Active Bill Pay must be used a minimum of twice per statement cycle. Minimum Daily Balance requirements reflect sum total of all relationships (loan and deposit) with 1<sup>st</sup> Security Bank, **does not include any VISA products or HELOC's with 1<sup>st</sup> Security Bank.** For example an eBanking Express Checking balance of \$1,500, a Personal Line of Credit current balance (not credit limit or original loan amount) of \$800, and a Preferred Savings balance of \$200 would meet the \$2,500 minimum balance requirement for the eBanking Express Checking to earn the APY stated for the \$2,500 - \$4,999.99 tier. See Consumer/Personal Account Disclosures for more information.

**Personal Checking Accounts**

**Free Checking**

No minimum balance requirement No Charge

**Club 55 Checking** (55 years and older)

No minimum balance requirement No Charge

**1st Preferred Checking**

Maintenance service charge – balance below \$1,000 \$10.00

**1st Direct Checking**

Maintenance service charge – without direct deposit \$10.00

**eBanking Express Checking**

Maintenance service charge – with direct deposit, active Bill Pay<sup>1</sup>, and minimum combined 1SB account balances of \$2,500<sup>5</sup> No Charge

Maintenance service charge – without direct deposit or minimum combined 1SB account balances of \$2,500 \$25.00

Maintenance service charge – without active Bill Pay<sup>1</sup> \$5.00

**Personal Savings Accounts**

**Preferred Savings**

Maintenance service charge – balance below \$300 \$10.00

*Waived with active personal checking account*

Excessive Transfers/Withdrawals<sup>2</sup> \$25.00/ day

**Youth Savings and Uniform Transfer to Minors Savings**

Maintenance service charge No charge

No interest paid if balance falls below \$5.00

Excessive Transfers/Withdrawals<sup>2</sup> \$25.00/ day

**Tiered Rate Money Market Account**

Maintenance service charge – balance below \$1,500 \$15.00

Excessive Transfers/Withdrawals<sup>2</sup> \$25.00/ day

**eBanking High Yield Money Market Account**

Maintenance service charge – balance below \$1,500 \$15.00

Maintenance service charge if there is not an active eBanking Express Checking Account \$15.00

Excessive Transfers/Withdrawals<sup>2</sup> \$25.00/ day

**Individual Retirement Account (IRA)**

Annual Maintenance Fee \$15.00\*

*Waived with eBanking Express Account*

<sup>1</sup>Active Bill Pay is defined as a minimum of two completed bill payments per month

<sup>2</sup>Per day from savings or money market account exceeding the Reg D allowable transactions per month.

<sup>3</sup>Free with 1st Preferred Checking, 1st Direct Checking, eBanking Express, and Club 55 Checking accounts

<sup>4</sup>Two free domestic outgoing wires free per month for the eBanking Express Checking account.

<sup>5</sup>Minimum 1SB account balance requirement reflects sum total of all personal deposit account(s) and consumer outstanding loan balances.

**Other Service Charges and Fees**

Abandoned/Dormant Account	\$60.00
Account History/Print-out (Single-sided page)	\$3.00/page
Account Overdraft Transfer from Savings	\$10.00/transfer
Account Research	\$10.00/ 15 min
<ul style="list-style-type: none"> <li>• Legal Claims &amp; Orders</li> <li>• Immigration Account Verification</li> <li>• Balancing Account/Checkbook</li> <li>• General Account Research</li> </ul>	
ATM/Debit Card - Replace (First 2 cards per account are free)	\$15.00/card
ATM/Debit Card or PIN Rush Orders ( <i>\$50 total if Debit/ATM/PIN are ordered together</i> )	\$50.00/order
ATM Use – Out of Network	\$2.00/use
Cancelled Check Copy	\$2.00/copy
Check Cashing	
Non-Customer cashing an “on-us” check	\$5.00/ check
Collection Item	
Incoming	\$10.00/ item
Outgoing	\$15.00/ item
Counter Checks (minimum 3 checks)	\$3.00/ page
Foreign Currency	
Purchase	\$10.00/purch
Deposit	\$5.00/dep
Foreign Draft Purchase	\$20.00/draft
Insufficient Funds (paid/returned item)	\$30.00/item
Medallion Signature Guarantee	
Customer	No charge
Non-Customer	Not available
Notary	
Customer	No charge
Non-Customer (per notarization)	\$5.00
Official (Cashier's) Checks <sup>3</sup>	
Customer (1 free per day)	\$5.00/ check
Non-Customer	\$10.00/ check
Returned Check (deposit item)	\$10.00/item
Sales Draft Copy – VISA Debit Card	\$10.00/copy
Statement Copy	\$3.00
Stop Payment	
Domestic	\$30.00/stop
Foreign Draft	\$30.00/stop
Travelers Cheques <sup>3</sup>	
Customer	1% purchase amt
Non-Customer	2% purchase amt
Travelers Cheques for Two <sup>3</sup>	
Customer	1% purchase amt
Non-Customer	2% purchase amt
Uncollected Funds (paid/returned item)	\$30.00/item*
VISA Cash Advance Processing Fee ( <i>Phone requests only</i> )	\$10.00/adv
Wire Transfer <sup>4</sup>	
Incoming	\$10.00
Outgoing – Domestic	\$20.00
Outgoing – International in US funds	\$35.00
Outgoing – International in Foreign funds	\$25.00



# 1ST SECURITY BANK

## SCHEDULE OF FEES AND CHARGES (page 1 of 2)

### Business Accounts

March 1, 2010

#### Business Checking Accounts

##### Free Business Checking

No minimum balance requirement	No Charge
Per item charges in excess of transaction limits	
• Checks paid	\$0.15/ea
• Deposits	\$0.20/ea
• Deposited items	\$0.06/ea
• ACH items	\$0.08/ea

50 transactions, plus 15 deposits (up to 150 checks deposited free)

##### Basic Business Checking

Maintenance service charge – balance below \$1,000	\$7.00
Per item charges in excess of transaction limits	
• Checks paid	\$0.15/ea
• Deposits	\$0.20/ea
• Deposited items	\$0.06/ea
• ACH items	\$0.08/ea

100 transactions, plus 30 deposits (up to 300 checks deposited free)

##### Business Checking Plus

Maintenance service charge – balance below \$1,000	\$7.00
Per item charges in excess of transaction limits	
• Checks paid	\$0.15/ea
• Deposits	\$0.20/ea
• Deposited items	\$0.06/ea
• ACH items	\$0.08/ea

100 transactions, plus 30 deposits (up to 300 checks deposited free)

##### Premier Business Checking

Maintenance service charge	\$7.00
Transaction Limits per statement cycle	None
Per item charges in excess of transaction limits	
• Checks paid	\$0.15/ea
• Deposits	\$0.20/ea
• Deposited items	\$0.06/ea
• ACH items	\$0.08/ea

Monthly earnings credit may offset maintenance service charge and per item charges.

#### Business Savings Accounts

##### Business Tiered Rate Savings

Maintenance service charge – balance below \$500	\$5.00
<i>No interest paid if balance falls below \$500</i>	
Excessive Transfers/Withdrawals <sup>1</sup>	\$25.00/ day

##### Business Money Market Account

Maintenance service charge – balance below \$1,500	\$7.50
Excessive Transfers/Withdrawals <sup>1</sup>	\$25.00/ day

<sup>1</sup> Per day from savings or money market account exceeding the Reg D allowable transactions per month.

<sup>2</sup> Subject to approval

<sup>3</sup> Account Reconciliation available to Positive Pay users only

#### 1<sup>st</sup> Express Deposit<sup>2</sup>

##### (with Premier Business Checking only)

Initial Set-Up	\$200.00
Cancellation Fee – within first 12 months of service	\$300.00
Maintenance service charge – w/o scanner	\$75.00
Maintenance service charge – scanner included	\$150.00

Monthly earnings credit may offset maintenance service charge.

#### Business Online Banking

##### Free Plan

Online Banking	No charge
Bill Pay 5 payments free per month, thereafter	\$0.50/ pymt
Payroll Service	3 <sup>rd</sup> Party charges may apply

##### Basic Plan

Online Banking	No charge
Bill Pay	\$6.95/mo
Payroll Service	3 <sup>rd</sup> Party charges may apply

##### Premier Account

Online Banking	\$35.00/mo
Bill Pay	included
ACH <sup>2</sup>	included
Wire Transfer <sup>3</sup>	
Incoming	\$10.00
Outgoing – Domestic	\$20.00
Outgoing – Domestic eWire	\$15.00
Outgoing – International in US funds	\$35.00
Outgoing – International in foreign funds	\$25.00
EFTPS <sup>2</sup>	included
Payroll Service	3 <sup>rd</sup> Party charges may apply
Sweeps (to/from 1SB commercial loans)	\$40.00/sweep

Monthly earnings credit may offset maintenance service charge and per item charges.

#### Fraud Prevention and Account Reconciliation

##### (with Premier Business Checking only)

##### Positive Pay

Setup Fee	\$50.00
Monthly Fee	\$45.00
Positive Pay - Payee Enhanced	
Setup Fee	\$75.00
Monthly Fee	\$60.00
Positive Pay – Full Verification	
Setup Fee	\$100.00
Monthly Fee	\$85.00

##### Account Reconciliation<sup>3</sup>

All Items	
Setup Fee	\$25.00
Monthly Fee	\$65.00
Partial (Paid Check Only)	
Setup Fee	\$25.00
Monthly Fee	\$50.00
Partial (Deposit Only)	
Setup Fee	\$25.00
Monthly Fee	\$25.00

##### SAND® Secure Barcode

Setup Fee	\$75.00
Monthly Fee	\$25.00



# IST SECURITY BANK

## SCHEDULE OF FEES AND CHARGES (page 2 of 2)

### Business Accounts

March 1, 2010

#### Image Lockbox Services (with Premier Business Checking only)

Lockbox (LBX) Setup Fee	\$115.00
LBX Digital Certificate Annual Fee	\$40.00/user
LBX Image Monthly Fee	\$145.00
LBX Items Processed Image	\$0.40/image
LBX Images Archived	\$0.04/image
LBX Document Scanned	\$0.06/doc
LBX Remit Reject	\$0.40/reject
LBX Deposited Check	\$0.07/check
LBX Return Item – Chargeback	\$4.25/item
LBX Return Item – Redeposited	\$2.00/item
LBX Images with Paper Return	\$0.05/image
LBX Transmission Monthly Fee	\$125.00
LBX Correspondence per US Mail	as charged by USPS

#### Other Service Charges and Fees

Abandoned/Dormant Account	\$50.00
Account History/Print-out (Single-sided page)	\$3.00/page
Account Overdraft Transfer from Savings	\$10.00/transfer
Account Research Legal Claims & Orders, Immigration Account Verification, Balancing Account/Checkbook, General Account Research	\$10.00/15 min
ATM/Debit Card - Replace (First 2 cards per account are free)	\$15.00/card
ATM/Debit Card or PIN Rush Orders (\$50 total if Debit/ATM/PIN are ordered together)	\$50.00/order
ATM Use – Out of Network	\$2.00/use
Bill Pay CD (compact disc)	\$30.00 annually
Cancelled Check Copy	\$2.00/copy
Check Cashing Non-Customer cashing an “on-us” check	\$5.00/ check
Collection Item Incoming	\$10.00/ item
Outgoing	\$15.00/ item
Counter Checks (3 checks per page, minimum 1 page)	\$3.00/ page
Foreign Currency Purchase	\$10.00/purch
Deposit	\$5.00/dep
Foreign Draft Purchase	\$20.00/draft
Insufficient Funds (paid/returned item)	\$30.00/item
Medallion Signature Guarantee Customer	No charge
Non-Customer	Not available
Notary Customer	No charge
Non-Customer (per notarization)	\$5.00
Official (Cashier’s) Checks Customer	\$5.00/ check
Non-Customer	\$10.00/check
Returned Check (deposit item)	\$10.00/item
Sales Draft Copy – VISA Debit Card	\$10.00/copy
Statement Copy	\$3.00
Stop Payment Domestic	\$30.00/stop
Foreign Draft	\$30.00/stop
Travelers Cheques Customer	1% purchase amt
Non-Customer	2% purchase amt

#### Other Service Charges and Fees (continued)

Travelers Cheques for Two Customer	1% purchase amt
Non-Customer	2% purchase amt
Uncollected Funds (paid/returned item)	\$30.00/item
VISA Cash Advance Processing Fee (Phone requests only)	\$10.00/adv
Wire Transfer Incoming	\$10.00
Outgoing – Domestic	\$20.00
Outgoing – Domestic eWire	\$15.00
Outgoing – International in US funds	\$35.00
Outgoing – International in foreign funds	\$25.00