

## Checking, Savings, and Money Market Accounts – Consumer/Personal

This disclosure describes some of the terms of your account as of December 1, 2011. 1st Security Bank of Washington may amend rates and fees contained in this disclosure from time to time. Please contact us if you have any questions or require current rate information. All information listed may not pertain to your account. The Account Agreement contains other disclosures and terms applicable to your account, which is incorporated herein by reference.

**Rate Information.** Rates are subject to change daily. We declare interest daily based on current income and available earnings after required transfers to reserves at the end of the interest period. The Annual Percentage Yield and interest rate stated above reflect the earnings 1st Security Bank of Washington anticipates having available for the applicable period.

**Variable Rate Information.** The Annual Percentage Yield and interest rate on tiered rate accounts will change based on the account balance, as indicated by the tiers above. If the balance increases or decreases into a different tier, the new yield and rate will take effect the date the balance changes.

**Compounding and Crediting.** Interest is compounded and credited monthly. 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 all deposit items (e.g., checks) on the day of deposit. The interest period is from the first calendar day to the last calendar day of each month. Accounts closed between the first calendar day and last calendar day of a month will forfeit any interest earned during that partial calendar month.

**Minimum Balance Required.** If the minimum daily balance requirement is shown, you will earn interest only for those days in the month when your daily balance meets the minimum requirements. Accounts subject to a monthly maintenance fee require the minimum balance be maintained each day of the month to avoid the monthly maintenance fee.

**eBanking High Yield Money Market Requirement.** To open this product, the customer must have an active eBanking *Express* Checking Account product. If the eBanking *Express* Checking account is not active, then a monthly maintenance service charge will be assessed.

**1st Options Checking Requirements.** To avoid a monthly service charge a minimum of one of the following monthly requirements must be met: Minimum Daily Balance of \$300, a monthly direct deposit from a payroll or retirement plan, eight Point of Sale (POS) transactions posted, two bill payments paid through the account, OR two ACH external withdrawals.

**eBanking *Express* Checking Requirements.** Direct deposit, online banking, online statements, and one of the following are required: active bill pay, 2 ACH external withdrawals per month, or 8 Point of Sale (POS) transactions posted per month. Active Bill Pay is defined as a minimum of two completed bill payments per statement cycle. Minimum Daily Balance requirements reflect sum total of all relationships (loan and deposit) with 1st Security Bank, **does not include any VISA products or HELOCs with 1st 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 account.

**Account Limitations.** No more than any combination of six checks or debit card or pre-authorized, automatic or telephone transfers may be made from your savings or money market account to another 1SB deposit account of yours or to a third party in any month. We reserve the right to require customers to give notice in writing of any intended withdrawals from any interest bearing account of not less than 7 days and up to 60 days before such withdrawal.

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

#### Personal Checking Accounts

**1st Classic Checking** (55 years and older)  
No minimum balance requirement No Charge

#### eBanking Express Checking

Maintenance service charge – direct deposit, AND No Charge  
minimum combined 1SB account balances of \$2,500<sup>6</sup>,  
AND one of the following: active Bill Pay<sup>1</sup>, 2 ACH withdrawals,  
or 8 POS transactions

No DD/Minimum Balance fee – no direct deposit OR \$25.00  
minimum combined 1SB account balances below \$2,500<sup>6</sup>

No Bill Pay/ACH WD/POS fee – no active Bill Pay<sup>1</sup>, \$5.00  
less than 2 ACH withdrawals, OR less than 8 POS transactions

#### 1st Options Checking

Maintenance service charge – payroll direct No Charge  
deposit, OR minimum daily balances of \$300,  
OR 8 POS transactions, OR active Bill Pay<sup>1</sup>, OR 2 ACH  
withdrawals

Acct Requirement Not Met fee \$7.00

#### 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

Below Minimum Balance fee – balance below \$1,500 \$15.00

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

##### eBanking High Yield Money Market Account

Below Minimum Balance fee – balance below \$1,500 \$15.00

No eBanking Express Checking - no active  
eBanking Express Checking Account \$15.00

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

##### eBanking Momentum Money Market Account

Below Minimum Balance fee – balance below \$5,000 \$15.00

No eBanking Express Checking - no 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*

#### Other Service Charges and Fees

Abandoned/Dormant Account	\$60.00
Account History/Print-out <i>(Single-sided page)</i>	\$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	\$15.00/card
<i>(First 2 cards per account are free)</i>	
ATM/Debit Card or PIN Rush Orders	\$50.00/order
<i>(\$50 total if Debit/ATM/PIN are ordered together)</i>	
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
Foreign Check Deposit	\$15.00/dep
Foreign Draft Purchase	\$20.00/draft
Insufficient Funds (paid/returned item)	\$35.00/item
Legal Processing Fee	\$100.00/req
<i>(requests for information from government and enforcement agencies, including, but not limited to: levies, subpoenas, and garnishments)</i>	
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 <sup>3 &amp; 4</sup>	\$5.00/ check
Non-Customer	\$10.00/ check
Returned Check (deposit item)	\$10.00/item
Sales Draft Copy – VISA Debit Card	\$10.00/copy
Small Business	
Small Business Online Banking w/ Bill Pay	no charge
Small Business Finance Works - Online Payroll	\$29.95/month
Cash Management – Basic Online Banking w/ Bill Pay <i>(Multi-user Logins, Quickbooks compatible, Balance and Detail Reporting, Transfers, Stop Payments)</i>	\$15.00/month
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)	\$35.00/item
VISA/MC Cash Advance Processing Fee <i>(advances by phone)</i>	\$10.00/phone adv
Wire Transfer <sup>5</sup>	
Incoming	\$10.00
Outgoing – Domestic	\$20.00
Outgoing – International in US funds	\$35.00
Outgoing – International in Foreign funds	\$25.00

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

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

<sup>3</sup>Free with eBanking Express Checking account.

<sup>4</sup>One free cashier's check per day for 1st Options and 1st Classic Checking accounts

<sup>5</sup>Two free domestic outgoing wires free per month for the eBanking Express Checking account.

<sup>6</sup>Minimum 1SB account balance requirement reflects sum total of all personal deposit account(s) and consumer outstanding loan balances.