

This disclosure describes some of the terms of your account as December 1, 2009. We may amend the rates and fees contained in this disclosure from time to time. Please visit our website at 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 1st Security Bank, **does not include any VISA products or HELOC's 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 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	
Monthly service charge – balance below \$1,000	\$10.00*
1st Direct Checking	
Monthly service charge – without direct deposit	\$10.00*
eBanking Express Checking	
Monthly service charge – with direct deposit, active Bill Pay ¹ , and minimum combined 1SB account balances of \$2,500 ⁵	No Charge
Monthly service charge – without direct deposit or minimum combined 1SB account balances of \$2,500	\$25.00
Monthly service charge – without active Bill Pay ¹	\$5.00

Personal Savings Accounts

Preferred Savings	
Monthly service charge – balance below \$300*	\$10.00*
<i>Waived with active personal checking account</i>	
Excessive Transfers/Withdrawals ²	\$25.00/ day
Youth Savings and Uniform Transfer to Minors Savings	
Monthly service charge	No charge
No interest paid if balance falls below \$5.00	
Excessive Transfers/Withdrawals ²	\$25.00/ day
Tiered Rate Money Market Account	
Monthly service charge – balance below \$1,500	\$15.00
Excessive Transfers/Withdrawals ²	\$25.00/ day
Individual Retirement Account (IRA)	
Annual Maintenance Fee	\$15.00*
<i>Waived with eBanking Express Account*</i>	

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

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

³Free with 1st Preferred Checking, 1st Direct Checking, eBanking Express, and Club 55 Checking accounts

⁴Two free domestic outgoing wires free per month for the eBanking Express Checking account.

⁵Minimum 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 (<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"> • Legal Claims & Orders • Immigration Account Verification • Balancing Account/Checkbook • General Account Research 	
ATM/Debit Card - Replace (<i>First 2 cards per account are free</i>)	\$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
Cashier's Checks ³	
Customer (1 free per day)**	\$5.00/ check
Non-Customer	\$10.00/ check
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/unpaid item)	\$30.00/item
Medallion Signature Guarantee	
Customer	No charge
Non-Customer	Not available
Notary	
Customer	No charge
Non-Customer (per notarization)	\$5.00
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 ³	
Customer	1% purchase amt*
Non-Customer	2% purchase amt
Travelers Cheques for Two ³	
Customer	1% purchase amt
Non-Customer	2% purchase amt
VISA Cash Advance Processing Fee (<i>Phone requests only</i>)	\$10.00/adv
Wire Transfer ⁴	
Incoming	\$10.00
Outgoing – Domestic	\$20.00
Outgoing – International in US funds	\$35.00
Outgoing – International in Foreign funds	\$25.00

*Change effective 8/1/2009 for accounts opened 6/30/2009 and prior



1ST SECURITY BANK

SCHEDULE OF FEES AND CHARGES (page 1 of 2)

Business Accounts

July 1, 2009

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

Monthly 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

Monthly 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

Monthly 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 monthly service charge and per item charges.

Business Savings Accounts

Business Tiered Rate Savings

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

Business Money Market Account

Monthly service charge – balance below \$1,500	\$7.50
Excessive Transfers/Withdrawals ¹	\$25.00/ day

1st Express Deposit²

(with Premier Business Checking only)

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

Monthly earnings credit may offset monthly 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 rd Party charges may apply

Basic Plan

Online Banking	No charge
Bill Pay	\$6.95/mnth
Payroll Service	3 rd Party charges may apply

Premier Account

Online Banking	\$35.00/mth
Bill Pay	included
ACH ²	included
Wire Transfer ²	
Incoming	\$10.00
Outgoing – Domestic	\$20.00
Outgoing – International	\$35.00
EFTPS ²	included
Payroll Service	3 rd Party charges may apply
Sweeps (to/from 1SB commercial loans)	\$40.00/sweep

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

*Change effective 8/1/2009 for accounts opened 6/30/2009 and prior

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

² Subject to approval





IST SECURITY BANK

SCHEDULE OF FEES AND CHARGES (page 2 of 2)

Business Accounts

July 1, 2009

Other Service Charges and Fees

Abandoned/Dormant Account	\$50.00
Account History/Print-out <i>(Single-sided page)</i>	\$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 <i>(First 2 cards per account are free)</i>	\$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
Bill Pay CD (compact disc)	\$30.00 annually
Cancelled Check Copy	\$2.00/copy
Cashier's Checks	
Customer	\$5.00/ check
Non-Customer	\$10.00/check
Check Cashing	
Non-Customer cashing an "on-us" check	\$5.00/ check
Collection Item	
Incoming	\$10.00/ item
Outgoing	\$15.00/ item
Counter Checks <i>(3 checks per page, minimum 1 page)</i>	\$3.00/ page
Foreign Currency	
Purchase	\$10.00/purch
Deposit	\$5.00/dep
Foreign Draft Purchase	\$20.00/draft
Insufficient Funds (paid/unpaid item)	\$30.00/item
Medallion Signature Guarantee	
Customer	No charge
Non-Customer	Not available
Notary	
Customer	No charge
Non-Customer (per notarization)	\$5.00
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
Travelers Cheques for Two	
Customer	1% purchase amt
Non-Customer	2% purchase amt
VISA Cash Advance Processing Fee <i>(Phone requests only)</i>	\$10.00/adv
Wire Transfer	
Incoming	\$10.00
Outgoing – Domestic	\$20.00
Outgoing – International in US funds	\$35.00
Outgoing – International in foreign funds	\$25.00

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