

## Checking, Savings, and Money Market Accounts - Business

This form describes some of the terms and conditions of your account as of February 1, 2010. 1st Security Bank of Washington may amend 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 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 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.

**General Account Limitations.** No more than six 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. For money market accounts, no more than three of the six transfers may be by check, debit card, or similar payment method payable to a third party. 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.

**Checking Account Limitations.** Free Business Checking - 50 transactions, plus 15 deposits (up to 150 checks deposited free)  
Basic Business Checking - 100 transactions, plus 30 deposits (up to 300 checks deposited free)  
Business Checking PLUS - 100 transactions, plus 30 deposits (up to 300 checks deposited free)

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

**Premier Business Checking.** This account pays an Earnings Credit Allowance. Balances earn an earnings credit that may offset monthly maintenance and transaction fees and charges.

\*Sole Proprietors, DBA Sole Proprietors, and Non-Profits only.