

Checking, Savings and Money Market Accounts – Business

This form describes some of the terms and conditions of your account as of April 21, 2008. 1st Security Bank of Washington may amend rates and fees contained in this disclosure from time to time. Please call us at 1-800-683-0973 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.



SCHEDULE OF FEES AND CHARGES

Business Accounts

April 1, 2008

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)3

Basic Business Checking

Monthly service charge – minimum balance \$1000	No Charge
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 – minimum balance \$1000	No Charge
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 – minimum balance \$500	No charge
Monthly service charge – balance below \$500	\$5.00
No interest paid if balance falls below \$500	
Excessive Transfers/Withdrawals ¹	\$25.00/ day

Business Money Market Account

Monthly service charge – minimum balance \$1,500	No charge
Monthly service charge – balance below \$1,500	\$7.50
Excessive Transfers/Withdrawals ¹	\$25.00/ day

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.

Miscellaneous Account Fees

Account Overdraft Transfer from Savings	\$10.00
Cancelled Check Copy	\$2.00
Insufficient Funds (paid/unpaid item)**	\$30.00
Stop Payment**	\$30.00
Returned Check (deposit item)	\$10.00
Lost/Damaged Debit/ATM Card	\$15.00
(First 2 cards per account are free)	
Replace Debit/ATM PIN	\$15.00
(First 2 PIN replacements per account are free)	
Rush Debit/ATM/PIN Orders	\$50.00
(\$50 total if Debit/ATM/PIN are ordered together)	
Out of Network ATM Fee	\$2.00
Sales Draft Copy – VISA Debit Card	\$10.00
Statement Copy**	\$3.00
Account History/Print-out**	\$3.00
(Per single-sided page)	
Abandoned/Dormant Account	\$50.00
VISA Cash Advance Processing Fee	\$10.00
(phone requests only)	

Other Service Charges and Fees

Account Research	\$7.50/15 min
Legal Claims & Orders, Immigration Account Verification, Balancing Account/Checkbook, General Account Research	
Bill Pay CD (compact disc)	\$30.00 annually
Cashier's Checks	
Customer	\$5.00/ check
Non-Customer	\$10.00/check
Canadian Check Processing	\$10.00/ check
Collection Item	
Incoming	\$10.00/ item
Outgoing	\$15.00/ item
Counter Checks	\$3.00/ page
(3 checks per page, minimum 1 page)	
Medallion Signature Guarantee	
Customer	No charge
Non-Customer	Not available
Money Order	\$2.00/order
Notary	
Customer	No charge
Non-Customer (per notarization)	\$5.00
Travelers Cheques	
Customer	No charge
Non-Customer	1% purchase amt
Travelers Cheques for Two	
Customer/Non-Customer	1% purchase amt
Wire Transfer	
Incoming	\$10.00
Outgoing – Domestic	\$20.00
Outgoing – International	\$35.00

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

** Updates/changes effective 5/1/2008 for accounts opened 3/31/2008 and prior

² Subject to approval