

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

This disclosure describes some of the terms of your account as of the March 24, 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 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 on the previous page. 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.

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.

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

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 – minimum balance \$1,000 No Charge
 Monthly service charge – balance below \$1,000 \$9.50

1st Direct Checking

Monthly service charge – with direct deposit No Charge
 Monthly service charge – without direct deposit \$9.50

Personal Savings Accounts

Regular Savings³

Monthly service charge – minimum balance \$10 No charge
 Monthly service charge – balance below \$10 \$5.00
 No interest paid if balance falls below \$50
 Excessive Transfers/Withdrawals¹ \$25.00/ day

Preferred Savings

Monthly service charge – minimum balance \$10 No charge
 Monthly service charge – balance below \$10 \$5.00
 Excessive Transfers/Withdrawals¹ \$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/Withdrawals¹ \$25.00/ day

Tiered Rate Money Market Account

Monthly service charge – minimum balance \$1,500 No charge
 Monthly service charge – balance below \$1,500 \$15.00
 Excessive Transfers/Withdrawals¹ \$25.00/ day

Individual Retirement Account (IRA)

Annual Maintenance Fee \$15.00

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 (First 2 cards per account are free)	\$15.00
Replace Debit/ATM PIN (First 2 PIN replacements per account are free)	\$15.00
Rush Debit/ATM/PIN Orders (<i>\$50 total if Debit/ATM/PIN are ordered together</i>)	\$50.00
Out of Network ATM Fee	\$2.00
Sales Draft Copy – VISA Debit Card	\$10.00
Statement Copy**	\$3.00
Account History/Print-out** (Per single-sided page)	\$3.00
Abandoned/Dormant Account	\$50.00
VISA Cash Advance Processing Fee (phone requests only)	\$10.00

Other Service Charges and Fees

Account Research	\$7.50/ 15 min
• Legal Claims & Orders	
• Immigration Account Verification	
• Balancing Account/Checkbook	
• General Account Research	
Cashier's Checks²	
Customer (1 free per day)**	\$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 (minimum 3 checks)	\$3.00/ page
Medallion Signature Guarantee	
Customer	No charge
Non-Customer	Not available
Money Order²	\$2.00/order
Notary	
Customer	No charge
Non-Customer (per notarization)	\$5.00
Travelers Cheques²	
Customer	No charge
Non-Customer	1% purchase amt
Travelers Cheques for Two²	
Customer	1% purchase amt
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.

² Free with 1st Preferred Checking or 1st Direct Checking account

³ This account is no longer being offered by 1st Security Bank.

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