

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

This disclosure describes some of the terms of your account as of January 4, 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 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.

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.

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.

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 (Single-sided page)	\$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 (First 2 cards per account are free)	\$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