



Washington Financial

Deposit Account Schedule

Effective July 1, 2011

CHECKING PRODUCTS

Plus Checking

Monthly Service Fee

With direct deposit of your government,

payroll or pension check.....\$4.00

Without direct deposit of your government,

payroll or pension check.....\$7.00

Minimum Balance/Exemptions to avoid service fees:

- Maintain an average daily balance of \$600 or more.
- OR have a combined deposit balance of \$2,500 or more in savings, certificates, money market or retirement accounts. If you have more than one Plus Checking account, you must maintain an additional \$2,500 in other related savings accounts.

Interest Plus Checking

Monthly Service Fee.....\$10.00

Minimum to Earn Interest.....\$100.00

Minimum Balance/Exemptions to avoid service fees:

- Maintain an average daily balance of \$2,500 or more.
- OR have a combined deposit balance of \$5,000 or more in savings, certificates, money market or retirement accounts. If you have more than one Interest Plus Checking account, you must maintain an additional \$5,000 in other related savings accounts.

SAVINGS PRODUCTS

Statement Savings

Monthly Service Fee.....\$2.00

Minimum Daily Balance of \$250 to avoid service fee.

Passbook Savings

Monthly Service Fee.....\$2.00

Minimum Daily Balance of \$500 to avoid service fee.

MONEY MARKET

Advantage Plus Money Market Account

Monthly Service Fee.....\$6.00

Average Daily Balance of \$1,000 to avoid service fee.

ADDITIONAL SERVICES

Overdraft Protection Fee.....\$5.00

(Per transfer from a linked deposit account)

Returned Item Fee.....\$30.00

Overdraft Fee.....\$32.00

(A fee may be imposed when a negative balance is created by check, in-person withdrawal, or electronic means as may be applicable. We will charge up to a maximum of three fees for Returned/Overdraft Items per day)

Unavailable Funds.....\$10.00

(For use of funds that have not yet been made available to you after deposit)

Daily Overdraft Fee.....\$6.00

(Per day after five consecutive calendar days that the account balance is negative.)

Stop Payment (Per request).....	\$25.00
Wire Transfers (Per transfer)	
Incoming	
Domestic	\$15.00
Foreign	\$20.00
Outgoing	
Domestic	\$20.00
Foreign	\$35.00
Treasurer's Check (Per check).....	\$8.00
Travelers Cheques:	
Gift Check	\$2.50
Cheques for two	2.75% of face value
Cheques per packet	2.00% of face value
Collection Items	\$30.00
Money Order	\$1.00
Return of Deposited Item	
Domestic	\$6.00
Foreign	\$12.00
Check Copy.....	\$5.00
ATM and MasterMoney™ Card Replacement	\$5.00
Expedited Card Fee.....	\$25.00
Statement Copy	\$5.00
Duplicate Statement	\$3.00
Account Analysis/Research:	
Per hour	\$25.00 minimum
Per copy	\$.25
Legal Process	\$75.00 plus legal fees
<i>(Including but not limited to IRS Levies, Garnishments, Interrogatories, Writs of Execution)</i>	
Escheat Fee	\$20.00
Verification of Deposit Fee	\$10.00
Check Printing Fee	Depends on style ordered
Safe Deposit Box	Annual charge based on box size
Loss of keys	\$15.00 plus tax
<i>(One key replaced with new set)</i>	
Fax Information	\$2.00 per fax
Dormant Account Fee	\$6.00 per month
<i>(Statement Savings, Passbook Savings and Money Market - no activity for 3 years. Checking Accounts - no activity for 1 year)</i>	
Account Closure Fee	\$20.00
<i>Any deposit account, except CDs, that is closed within 120 days from date of opening.</i>	
Online Banking	Free with account activity
<i>(A monthly fee of \$5.00 will be charged after 90 days of no account sign-on)</i>	
Expedited Payments	
Expedited Electronic Payment	\$5.95
Overnight Check	\$12.95

Changes are indicated in bold face

7/11



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