



Washington Financial

Deposit Account Schedule

Effective December 28, 2009

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 a minimum average 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 another \$2,500 in other related accounts.

Interest Plus Checking

Monthly Service Fee.....\$10.00

Minimum to Collect Interest.....\$100.00

Minimum Balance/Exemptions to avoid service fees:

- Maintain an average 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 Balance of \$250 to avoid service fee.

Passbook Savings

Monthly Service Fee.....\$2.00

Minimum Balance of \$500 to avoid service fee.

MONEY MARKET

Advantage Plus Money Market Account

Monthly Service Fee.....\$6.00

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

ADDITIONAL SERVICES

Overdraft Protection.....\$5.00

(Per transfer from related account)

Non-Sufficient Funds/Overdraft.....\$32.00

(Per check or other debit item paid or returned due to insufficient ledger balance)

Unavailable Funds.....\$10.00

(Per check or other debit item paid or returned due to insufficient available balance)

Daily Overdraft Fee.....\$6.00

(Per day, after 5 consecutive calendar days that the account is overdrawn)

Stop Payment (Per request).....	\$25.00
Wire Transfers (Per transfer)	
Incoming	
Domestic	\$15.00
Foreign	\$20.00
Outgoing	
Domestic	\$20.00
Foreign	\$35.00
Certified Check (Per check)	\$15.00
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>	
Telephone Banking	25 free inquiries per month
Additional inquiries	\$.50 per call
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 will be charged a fee of \$20.00.</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.

12/09



Copyright © 2009 Washington Financial Bank
Equal Housing Lender. Member FDIC



Washington Financial Bank
mywashingtonfinancial.com