

Washington Financial Bank
Consumer Account Fee Schedule
Effective September 2019

Checking Products

Kasasa Checking

Kasasa Cash	no fee
Kasasa Cash Back	no fee
Kasasa Tunes	no fee

Basic Checking

Minimum Balance Fee

With direct deposit of your government, payroll or pension check \$4.00 per month

Without direct deposit of your government, payroll or pension check \$7.00 per month

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 Basic Checking account, you must maintain an additional \$2,500 in other related savings accounts.

Interest Checking

Minimum Balance Fee \$10.00 per month

Minimum Daily Balance 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 Checking account, you must maintain an additional \$5,000 in other related savings accounts.

Savings Products

Kasasa Saver no fee

(Must have Kasasa Cash or Kasasa Cash Back Checking.)

Statement Savings

Minimum Balance Fee \$2.00 per month

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

Passbook Savings

Minimum Balance Fee \$2.00 per month

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

Effective January 2015 new Passbooks are no longer available.)

Money Market

Money Market Account

Minimum Balance Fee	\$6.00 per month
<i>(Average Daily Balance of \$1,000 to avoid service fee.)</i>	

Additional Services

People Pay

Email or Mobile Number	no fee
Deposit to bank account	\$2.00
Send through PayPal	\$2.00
Mail Check	no fee

Overdraft Protection Fee	\$5.00
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(Per transfer from a linked deposit account)

Returned Item Fee	\$32.00
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Overdraft Fee	\$32.00
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*(A **returned item/overdraft** 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)*

Daily Overdraft Fee	\$6.00
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(Per day after five consecutive business days that the account balance is negative.)

Stop Payment <i>(Per request)</i>	\$30.00
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Wire Transfers *(Per transfer)*

Incoming

Domestic	\$15.00
Foreign	\$20.00

Outgoing

Domestic	\$25.00
Foreign	\$35.00

Treasurer's Check <i>(Per check)</i>	\$8.00
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Collection Items	\$30.00
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Money Order	\$1.00
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Return of Deposited Item

Domestic	\$10.00
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Foreign	\$12.00
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Check Copy	\$5.00
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ATM and Mastercard® Replacement	\$5.00
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Expedited Card Fee	\$25.00
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Statement Copy	\$5.00
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Duplicate Statement <i>(Per month)</i>	\$3.00
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Account Analysis/Research

Per hour	\$25.00 minimum
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Per copy	\$.25
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Legal Process**\$100.00 per hour plus legal fees****Minimum 1 hour charge***(Including but not limited to IRS Levies, Garnishments, Interrogatories, Writs of Execution, Civil Subpoenas, Inventory of Safe Deposit Boxes)*

ePix Fee

Gallery Images \$5.00

Custom Images \$10.00

Escheat Fee \$50.00

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 \$200.00

(Additional key \$15.00)

Fax Information \$2.00 per fax

Dormant Account Fee \$10.00 per month

*(Statement Savings, Passbook Savings and Money Market – no activity for 2 years.**Checking Accounts – no activity for 1 year)***Regulation D Violation Fee****\$5.00 per transaction***(Fee for surpassing the permissible number of 6 transactions limited by Federal Regulation from a Savings and Money Market account during a service charge cycle period. See account disclosures provided at account opening for additional information on what transactions apply.)*

Account Closure Fee \$25.00

(Any deposit account, except CDs, that is closed within 120 days from date of opening.)

Expedited Payments

Expedited Electronic Payment \$5.95

Overnight Check \$12.95

Counter Checks \$5.00/10 checks

Fee changes are indicated in boldface.

Washington Financial Bank

Equal Housing Lender, NMLS #486073, Member FDIC

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