



## SCHEDULE OF ACCOUNT FEES

Effective October 2017

## BUSINESS ACCOUNT INFORMATION

|  |                          |
|--|--------------------------|
| Cashier's Check - Customers  | \$5.00                   |
| Deposit Item Returned  | \$6.00                   |
| Dormant Account Fee (Per month)  | \$5.00                   |
| Early Closure of Account (within 90 days of opening)   | \$10.00                  |
| Paid Item Fee*   | \$30.00                  |
| Return Item Fee*   | \$30.00                  |
| Returned Mail Fee  | \$5.00                   |
| Continuous Overdraft Charge*   | \$10.00                  |
| (Overdrawn accounts: On the 6th consecutive Calendar day<br>a \$10.00 charge per day until the balance is 0 or positive) |                          |
| Maximum Daily Overdraft Paid/Returned Fee  | \$120.00                 |
| Sweep Transfer for Overdraft Protection (per day)  | \$10.00                  |
| Phone Transfers (in house request)   | \$1.00                   |
| Online Banking Transfers   | Free                     |
| Touch Tone Teller Transfers  | Free                     |
| Stop Payment Handling Fee (expires after 24 months)  | \$30.00                  |
| Tax Levy/Garnishment   | \$75.00                  |
| Records Research Program: (per hour + out of pocket)   | \$30.00                  |
| Copies of Statements (not a history printout)/<br>research items/ Form 1099 each   | \$3.00                   |
| Duplicate Mailing Statements   | \$3.00                   |
| E-Docs   | Free                     |
| Check Copies   | \$2.00                   |
| WIRE TRANSFERS - Customer  |                          |
| Incoming Domestic / International each   | \$15.00                  |
| Outgoing Domestic each   | \$20.00                  |
| Outgoing International each  | \$50.00                  |
| ATM  |                          |
| Non-Bank Customers   | \$3.00                   |
| Debit Card Replacement   | \$5.00                   |
| Instant Issue Debit Card (Generic Card)  | Free                     |
| Instant Issue Debit Card (Non-Generic Card)  | \$3.00                   |
| International Service Assessment (ISA)/<br>Currency Conversion Fee   | 1% of transaction amount |
| CHECK COLLECTIONS  |                          |
| Domestic Incoming/Outgoing each  | \$25.00                  |
| International Incoming/Outgoing each   | \$40.00                  |
| CHECK PRINTING   |                          |
| Check Orders—Prices vary by style. (If purchased<br>Outside of bank, bank must approve checks.)                          |                          |
| Counter Checks each (maximum 5 per day)  | \$2.00                   |
| INTERNATIONAL SERVICES   |                          |
| Foreign Draft  | \$30.00                  |
| Draft Stop Payment   | \$50.00                  |
| Foreign Currency Order   | \$25.00                  |
| Foreign Currency Shipment + postage  | \$25.00                  |
| SAFE DEPOSIT BOX (Annual Fee)  |                          |
| 3 X 5 Box  | \$30.00                  |
| 3 X 10 Box   | \$50.00                  |
| 5 X 10 Box   | \$75.00                  |
| 10 X 10 Box  | \$100.00                 |
| Key Replacement  | \$25.00                  |
| Late Fee (Charged 14 days after due date)  | \$5.00                   |
| Drilling Fee   | \$175.00                 |

Continued...

### NON-PROFIT BUSINESS CHECKING

|                         |          |
|-------------------------|----------|
| Minimum Opening Balance | \$100.00 |
| Minimum Daily Balance   | \$0.00   |
| First 100 items free    |          |
| Per Item Over 100:      |          |

(Checks written, deposits and deposited items) \$0.20

### ISLANDS BUSINESS CHECKING

|   |            |
|---|------------|
| Minimum Opening Balance   | \$100.00   |
| Minimum Daily Balance required to avoid monthly<br>service charge | \$1,000.00 |
| Service Charge  | \$7.50     |

First 250 items free

Per Item Over 250:

(Checks written, deposits and deposited items) \$0.20

### ISLANDS BUSINESS INTEREST CHECKING

|   |            |
|---|------------|
| Minimum Opening Balance   | \$100.00   |
| Minimum Daily Balance required to avoid monthly<br>service charge | \$3,000.00 |

Minimum Daily Balance to earn interest \$1,000.00

Service Charge \$9.00

First 250 items free

Per Check Written Over 250

(Checks written, deposits and deposited items) \$0.20

### ISLANDS BUSINESS SAVINGS

|   |          |
|---|----------|
| Minimum Daily Balance required to avoid monthly<br>service charge | \$250.00 |
|---|----------|

Service Charge \$2.00

Excess transaction charge per item assessed for \$5.00

any transaction exceeding six transfers from your account each statement cycle.

### ISLANDS BUSINESS MONEY MARKET

|  |            |
|--|------------|
| Minimum Daily Balance required to avoid monthly<br>service charge. | \$2,500.00 |
|--|------------|

Service Charge \$10.00

Excess transaction charge per transaction apply \$5.00

when account exceeds six pre-authorized third

party withdrawals per month.

No interest will be paid if the daily balance falls below \$2,500.00

\*Created by in-person withdrawals, check or electronic means  
(other than point-of-sale and ATM transactions)

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225 Blair Ave.  
Friday Harbor, WA 98250  
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45 Weeks Rd  
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