



SCHEDULE OF ACCOUNT FEES
Effective September 2019

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 a \$10.00 charge per day until the balance is 0 or positive) | |
| Maximum Daily Overdraft Paid/Returned Fee | \$120.00 |
| Sweep Transaction Charge for Overdraft Coverage | \$10.00 |
| Phone Transfers (in house request) | \$1.00 |
| Online Banking Transfers | Free |
| Outgoing Bank to Bank Transfers | \$3.00 |
| 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)/ research items/ Form 1099 each | \$3.00 |
| Duplicate Mailing Statements | \$3.00 |
| E-Docs (Electronic Statements) | 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 | |
| Islanders Bank customers | Free |
| 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)/ 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 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 |

Continued...

NON-PROFIT BUSINESS CHECKING

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|--|----------|
| 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 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 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 service charge | \$250.00 |
| Service Charge | \$2.00 |
| Excess transaction charge per item assessed for any transaction exceeding six transfers from your account each statement cycle. | \$5.00 |
| ISLANDS BUSINESS MONEY MARKET | |
| Minimum Daily Balance required to avoid monthly service charge. | \$2,500.00 |
| Service Charge | \$10.00 |
| Excess transaction charge per transaction apply when account exceeds six pre-authorized third party withdrawals per month. | \$5.00 |
| No interest will be paid if the daily balance falls below | \$2,500.00 |

ADDITIONAL SERVICES

| | |
|--|---------|
| TELEPHONE BANKING (800)957-5976 | Free |
| ONLINE BANKING | |
| Online Banking - Personal | Free |
| Online Banking - Business | Free |
| Bill Payment (special handling fees may apply) | Free |
| NOTARY SERVICE | |
| Islanders Bank Customers | Free |
| Non-Bank Customers | \$10.00 |
| SIGNATURE GUARANTEE | |
| Islanders Bank Customers | Free |

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



Friday Harbor
225 Blair Ave.
Friday Harbor, WA 98250
(360)378-2265

Orcas Island
475 Fern St.
Eastsound, WA 98245
(360)376-2265

Lopez Island
45 Weeks Rd
Lopez Island, WA 98261
(360)468-2295

