

**FIRST SAVINGS BANK NORTHWEST**  
**201 WELLS AVE S. RENTON, WA 98057**  
**(425) 255-4400 or try TELLER PHONE (425) 277-8610**  
[www.fsbnw.com](http://www.fsbnw.com)

**FEE SCHEDULE AND COMMON FEATURES**  
**Effective March 2008**

Service Charges

Check printing .....	fee depends on style of check ordered printing costs start after 1 <sup>st</sup> order
Official Checks .....	\$2.00 after 1 <sup>st</sup> check
Deposited checks (an other items) returned unpaid .....	\$5.00
Overdraft protection transfer from savings .....	\$2.00 per transfer
Overdraft protection transfer from line of credit .....	\$5.00 per advance
Check copy .....	\$2.00 per check
Notary service for customers .....	\$3.00
VISA Check Card replacement .....	\$5.00
VISA Check Card (PIN) replacement .....	\$2.00
Safe Deposit Box key replacement .....	\$5.00
Safe Deposit Box drilling/repair .....	\$100.00
Drafts/Checks sent on collection .....	\$10.00
Customer Directed Transfer (CDT) .....	\$2.00
An account is considered dormant if no contact from the depositor has been made for more than a 30 month period on a savings or certificate of deposit account and a 12 month period on a checking account.	
Dormant monthly account fee .....	\$5.00
Non-sufficient funds (NSF) per check, per ATM withdrawal, per ACH (a preauthorized withdrawal).....	\$20.00
Return Item Fee – checks and ACH (a preauthorized withdrawal) .....	\$20.00
Account research .....	\$25.00 per hour
Stop payments (all items) .....	\$15.00
IRA/ROTH annual trustee fee .....	\$15.00

Wire Transfers

Domestic wire transfers (incoming) .....	\$10.00
Domestic wire transfers (outgoing) .....	\$20.00
Foreign wire transfers(incoming) .....	\$15.00
Foreign wire transfers (outgoing) .....	\$30.00

Additional Account Information

- **Daily balance computation method** – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- **Regulation D** - We may require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings.
- **Accrual of interest on noncash deposit** – Interest begins to accrue on the business day you deposit noncash items (i.e. checks) as it is for cash deposit.
- **Transaction limitation on a time account** - You may not make any deposit into your account before maturity, unless otherwise stated.
- **Automatic renewal of Certificate of Deposits** – Certificate of Deposits will automatically renew at maturity. You may prevent renewal if you give written notice or if you withdraw the funds in the account at maturity (or within the grace period of ten calendar days). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to ten calendar days.
  - Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new certificate of deposits on the maturity date with the same term, minimum balance (if any) and other features as the original time deposit.
  - You will have ten calendar days after maturity to withdraw the funds without a penalty.