



Schedule of Business Fees & Service Charges

Effective 11/1/2019 and subject to change.

Checking Accounts

Simple Business Checking

Minimum Balance to Open	\$100
Minimum Balance to Waive Service Charge	\$500
Service Charge**	\$5 Per Month
Checks Paid (Over 50 Per Month)	\$0.30 Per Check
Deposits (Over 40 Per Month)	\$0.50 Per Item

Stellar Business Interest Checking

Minimum Balance to Open	\$100
Minimum Balance to Waive Service Charge	\$2,000
Service Charge**	\$15 Per Month
Checks Paid (Over 150 Per Month)	\$0.30 Per Check
Deposits (Over 90 Per Month)	\$0.50 Per Item
Minimum Balance to Earn Interest	\$1,000

Business IOLTA Checking

Requires an operating checking account

Minimum Balance to Open	\$0
<i>No Minimum Balance Service Charge</i>	

Savings & Money Market Accounts

Business Savings

Minimum Balance to Open	\$25
Minimum Balance to Waive Service Charge	\$200
Service Charge	\$5 Per Month
Minimum Balance to Earn Interest	\$200
Excess Transaction Fee†	\$15 Per Transaction

Business Money Market

Minimum Balance to Open	\$100
Minimum Balance to Waive Service Charge	\$1,000
Service Charge	\$12 Per Month
Minimum Balance to Earn Interest	\$1,000
Excess Transaction Fee†	\$15 Per Transaction

Business Premium Money Market

Minimum Balance to Open	\$100
Minimum Balance to Waive Service Charge	\$1,000
Service Charge	\$12 Per Month
Minimum Balance to Earn Interest	\$1,000
Excess Transaction Fee†	\$15 Per Transaction

Digital Payments*

(Available through Treasury Express or Treasury Prime)

Business Bill Pay

Bill Pay - Over 10 Per Month	\$0.75 Per Item
Bill Pay - Inactivity Fee	\$5.75 Per Month
<i>Assessed after 90 days without activity</i>	
Bill Pay - Stop Payment	\$25 Per Request

Treasury Express Payments Package

Package includes access to ACH Credit and Outgoing Domestic Wires modules.

The following usage fees could apply:

Outgoing Domestic Wire	\$25 Per Wire
ACH Return Fee	\$5 Per Item

Remote Deposit Capture

Mobile Photo Deposit	No Fee
scanDeposit™ Lite <i>(deposit limits apply)</i>	\$35 Per Month
scanDeposit™	<i>Analyzed Only^a</i>

In Person Payments

Cashier's Checks

Cashier's Checks	\$8 Per Check
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Collections and Foreign Check Processing

All Check Collections	\$50 Per Collection
Canadian Check Processing	\$10 Per Item
All Other Foreign Check Processing	\$30 Per Item

Currency and Coin Processing

Exchanged/Purchased	\$0.10 Per Strap/Roll
Deposited	\$0.08 Per \$100
<i>Assessed on transactions that exceed \$1,000</i>	

Wire Transfers

Incoming	\$15 Per Wire
Outgoing—Domestic	\$25 Per Wire
Outgoing—International	\$45 Per Wire

Other Fees & Services

Card Replacement - Standard Service	\$5 Per Card
Card Replacement - Expedited Service	\$40 Per Card
Check Images with Monthly Statement	\$5 Per Month
Check Images on CD	\$25 Per CD
Closed Account***	\$20
Deposited Items/Check Copies	Price Varies‡
Legal Processing	\$75 Per Occurrence
Insufficient Funds	\$30 Per Item
Inactive Account Fee - Checking only	\$5 Per Month
<i>Assessed after 180 days without activity</i>	
Overdraft Transfer Advance Fee	\$5 Per Occurrence
Research Fee (1 Hour Minimum)	\$30 Per Hour
Returned Deposited Item Fee	\$10 Per Item
Returned Deposited Item Fee - Foreign	\$15 Per Item
Statement Re-Print	\$5 Per Statement
Stop Payment	\$30 Per Request
WAFD Local Deals <i>(must opt-in)</i>	<i>Complimentary</i>
<i>Requires at least one active Business Checking account</i>	

† Regulation D limits this account to no more than 6 electronic, preauthorized, telephonic, online or check withdrawals or transfers per month as outlined in your account agreement.

* Certain clients may select our Retail Bill Pay (Consumer) online banking alternative. Please refer to our Schedule of Consumer Fees & Service Charges for details.

** Excess charges for checks paid or deposits will be combined with Service Charge, if applicable.

*** Assessed if account is closed within 90 days after account opening. Fee does not apply to IOLTAs or CDs.

‡ Price dependent on service & volume requested; contact your branch for more information.

^a Contact your Relationship Manager or ask your local branch for more information on Analyzed accounts and Treasury Management services. Not all clients qualify for all services.