



Schedule of Business Fees & Service Charges

Effective 04/09/2025 and subject to change.

Checking

*Free Business Account

Initial Deposit to Open	\$100
<i>No Minimum Balance Service Charge</i>	

Business Interest Account¹

Initial Deposit to Open	\$100
Minimum Balance ² to Waive Service Charge	\$5,000
Service Charge	\$15 Per Month
Minimum Balance to Earn Interest	\$1,000

Premier Analysis Account

Initial Deposit to Open	\$0
<i>No Minimum Balance Service Charge</i>	
Service Charge	\$75 Per Month
<i>Includes Premier Analysis Package⁷</i>	

Business IOLTA Account

Initial Deposit to Open	\$0
<i>No Minimum Balance Service Charge</i>	
Minimum Balance to Earn Interest	\$1,000
\$0 (Nevada Only)	

Business RETA (IRETA) Account

Initial Deposit to Open	\$0
<i>No Minimum Balance Service Charge</i>	
Minimum Balance to Earn Interest	\$1,000

1031 Exchange Account

Initial Deposit to Open	\$0
<i>No Minimum Balance Service Charge</i>	
<i>No Minimum Balance to Earn Interest</i>	

Analyzed Account²

Initial Deposit to Open	\$0
<i>Contact your Relationship Manager or ask your local branch for more information.</i>	

Premier Analysis Package²

Requires *Premier Analysis Account* and includes:

Treasury Prime	No Additional Fee
ACH Origination	No Additional Fee
Check & ACH Positive Pay	No Additional Fee
eWires - Domestic (Over 4 eWires Per Month)	\$15 Per Wire
eWires - Foreign	
Foreign USD	\$25 Per Wire
Foreign Currency	\$35 Per Wire
Out of Branch Wire Requests	
Outgoing - Domestic	\$50 Per Wire
Outgoing - International	\$60 Per Wire
Remote Deposit Capture	No Additional Fee

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 Presentment ⁸
All Other Foreign Check Processing	\$30 Per Presentment ⁸

Currency and Coin Processing

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

Wire Transfers

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

^{*} Nonsufficient Funds fees may apply.

⁸ Presentment refers to items such as checks and electronic (ACH) transactions.

¹ Interest is compounded daily and paid monthly.

² Minimum balance calculation based on daily balance.

³ Assessed only if request will take at least one hour. Includes cost for statement, deposit ticket and/or check copies.

⁴ Payment cancellations are available if recipient has not yet enrolled in Zelle®. For recipients already enrolled in Zelle®, senders will be unable to cancel a payment.

⁵ Safe Deposit Box Annual Rent Schedule available upon request. Rentals for existing clients only

⁶ Certain clients may select our Retail Bill Pay (Consumer) online banking alternative. Please refer to our Schedule of Consumer Fees & Service Charges for details.

⁷ Not all clients qualify for all Treasury Management services.

⁸ Overdraft Protection covers checks, automatic payments and recurring payments, as long as funds are available in the linked account to cover the transaction.

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Savings & Money Market

Business Savings¹

Initial Deposit to Open	\$25
Minimum Balance ² to Waive Service Charge	\$200
Service Charge	\$5 Per Month
Minimum Balance to Earn Interest	\$100

Business Money Market¹

Initial Deposit to Open	\$100
Minimum Balance ² to Waive Service Charge	\$1,000
Service Charge	\$12 Per Month
Minimum Balance to Earn Interest	\$1,000

Business Premium Money Market¹

Initial Deposit to Open	\$100
Minimum Balance ² to Waive Service Charge	\$1,000
Service Charge	\$12 Per Month
Minimum Balance to Earn Interest	\$1,000

Treasury Express Services⁶

Business Zelle®

Includes P2P, B2B and B2P

Send Money	No Fee
Receive Money	No Fee
Split Payment	No Fee
Payment Cancellation ⁴	No Fee

Business Bill Pay

Stop Payment	No Fee
	\$30 Per Request

Deposits

Mobile Photo Deposit	No Fee
Remote Deposit Capture (<i>deposit limits apply</i>)	\$35 Per Month

ePayments Package

ACH Credit and Outgoing Domestic eWires only

Outgoing—Domestic	\$25 Per Wire
ACH Return Fee	\$5 Per Presentment ⁸

eWires Only

Outgoing—Domestic	No Fee
	\$25 Per Wire

Fraud Prevention & Security

Check Validation	\$5 Per Month
<i>Available only on Business Checking Accounts</i>	

Overdraft Services

Overdraft Protection⁸

Funds transfer from another account in case of an overdraft. Setup required.

Setup Fee	No Fee
Overdraft Transfer Fee	No Fee

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
Inactive Account Fee - Checking only	\$5 Per Month
<i>Assessed after 180 days without activity</i>	
Insured Deposit Sweep	\$15 Per Month
Legal Processing	\$75 Per Occurrence
Loan Payment - Returned Check Fee	\$20 Per Presentment ⁸
Nonsufficient Funds Fee (NSF)	
ATM or Everyday Debit Card Transactions	No Fee
Insufficient Funds Charge (Returned)	\$30 Per Presentment ⁸
Insufficient Funds Charge (Paid)	\$30 Per Presentment ⁸
Notary Services	No Fee for Existing Clients
Research Fee ³	\$30 Per Hour
Safe Deposit Box Key Deposit ⁵	\$20 deposit
Safe Deposit Box Drilling ⁵	Varies by Location
Stop Payment	\$30 Per Request
VISA International Transaction Fee	1% Per Transaction
WAFD Local Deals (<i>must opt-in</i>)	No Fee

Requires at least one active Business Checking