



Whidbey Island Bank & Central Valley Bank  
HeritageBankNW.com | 800.455.6126 | Member FDIC

## Schedule of Analysis Fees & Service Charges

Effective May 1, 2017. All fees and service charges are subject to change.

### Business Analysis Checking

#### Account Services

Minimum Balance to Open .....	\$100.00
Account Monthly Maintenance .....	\$12.00 per month
Analysis Statement (mailed).....	\$6.00 per month
	<i>Free online statements</i>
Earnings Credit.....	Variable <sup>1</sup>
Deposit Premium.....	Variable <sup>2</sup>
Uncollected Funds Usage Rate .....	WSJ Prime + 3%

#### Depository Services

ACH Credits Received.....	\$0.06 per item
ACH Debits Received.....	\$0.06 per item
Cash Deposited Fee.....	\$1.00 per \$1,000
Checks Paid .....	\$0.15 per check
Deposited Checks .....	\$0.10 per check
Deposits .....	\$0.35 per deposit
Purchased Currency.....	\$0.05 per \$100
Purchased Rolled Coin.....	\$0.05 per roll
Returned Deposited Items.....	\$12.00 per item
Stop Payment Fee.....	\$22.00

#### ACH Origination Services

ACH Setup Fee .....	\$50.00
ACH Origination Monthly Maintenance .....	\$25.00
ACH Returned Item .....	\$5.00
ACH Originated Credits.....	\$0.05 per item
ACH Originated Debits .....	\$0.06 per item

#### Fraud Prevention Services

ACH Block Monthly Maintenance .....	\$2.00 per account
ACH Filter Monthly Maintenance.....	\$5.00 per account
Positive Pay Monthly Maintenance.....	\$50.00 per customer

#### International Services

Foreign Drafts.....	\$12.00 per draft
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#### Lockbox Services

Lockbox.....	Variable <sup>3</sup>
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#### Online Banking (BCMO) Services

Business Online Banking Monthly Maintenance .....	\$15.00
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#### Remote Deposit Capture (RDC) Services

RDC Setup Fee.....	\$100.00
RDC Monthly Maintenance .....	\$50.00
RDC Deposited Items.....	\$0.05 per item

#### Wire Services

Online Wire Monthly Maintenance .....	\$20.00
Online – Originated Domestic Wire .....	\$10.00 per wire
Online – Originated Foreign Wire (USD).....	\$20.00 per wire
Online – Originated Foreign Wire (FX).....	\$20.00 per wire
Originated Domestic Wire – Email/Fax/Phone .....	\$25.00 per wire
Originated Foreign Wire – Email/Fax/Phone (FX) ...	\$40.00 per wire
Originated Foreign Wire – Email/Fax/Phone (USD).....	\$40.00 per wire
Incoming Domestic Wire .....	\$15.00 per wire
Incoming Foreign Wire .....	\$20.00 per wire

#### Funds Management Services

Business Sweep Monthly Maintenance.....	\$30.00
LOC Sweep Monthly Maintenance .....	\$30.00
LOC/Business Sweep Monthly Maintenance .....	\$30.00
Repo Sweep Monthly Maintenance.....	\$75.00
ZBA Parent Account Monthly Maintenance .....	\$5.00
ZBA Subsidiary Account Monthly Maintenance.....	\$2.50

All pricing is subject to change without notice, except as otherwise provided by applicable law. Not all fees and charges are eligible for offset through your earnings credit. Some fees and charges may be directly charged to your Analyzed account.



## Schedule of Analysis Fees & Service Charges (continued)

Effective May 1, 2017. All fees and service charges are subject to change.

### Other Fees & Services

Account closed within 90 days .....	\$25.00
Account Research/Reconciliation (per hour) .....	\$30.00
ATM Transaction Fee (non-network ATMs).....	\$2.50
ATM/Debit Card Replacement.....	\$10.00
Bank Check (official/cashier's check) .....	\$7.00
Collection Item (outgoing/incoming) .....	\$25.00
Copy of Cancelled Check (first 5 free).....	\$2.50
Counter Checks (first sheet of 4 free).....	\$1.00 each
Monthly Dormant Account Fee .....	\$10.00
Foreign Currency:	
Sell .....	\$10.00
Purchase .....	\$10.00
Garnishment/Levies .....	\$100.00
Monthly Non-Use Service Charge .....	\$5.00
	<i>After 6 months on a checking</i>
Safe Deposit Boxes .....	Annual Rent Varies by Size
Safe Deposit Box Key (lost).....	\$5.00
Safe Deposit Box Lock Drill & Replacement.....	Actual Cost
Special Statement Cutoff or Duplicate .....	\$4.00
Undeliverable Mail Fee.....	\$5.00

### Insufficient Funds & Overdrafts

Insufficient Funds/Overdraft Fee .....	\$34.00 each
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### Health Savings Accounts for Employees

<25 Employees .....	\$25.00 per month
Set Up Fee.....	\$50.00
25-50 Employees .....	\$50.00 per month
Set Up Fee.....	\$100.00
51-75 Employees .....	\$75.00 per month
Set Up Fee.....	\$150.00
>76 Employees .....	\$100.00 per month
Set Up Fee.....	\$150.00

<sup>1</sup> The rate is periodically set based on current market conditions and is subject to change without notice. Analyzed account service charges may be offset by collected balances and some may be subject to direct charges. The Earnings Credit amount is calculated by multiplying the Balance Available to Support Services by the Earnings Credit Rate for the analysis period times the number of calendar days in the analysis period, divided by the number of calendar days in the current year. The Earnings Credit Amount will be applied against the Current Period Analyzed Charges to determine the Total Charges Due. For more information please contact your Treasury Management Relationship Officer.

<sup>2</sup> Deposit Premium is a fee based on the average monthly adjusted ledger balance of your analyzed account, which is based, in part, on what the Bank is assessed and charged for deposit insurance. This premium may vary from the assessment as it is not wholly tied to the same assessment base and may not reflect rebates, credits or exceptions. This fee is subject to change without notice.

<sup>3</sup> Contact your Relationship Manager, Treasury Management Relationship Officer, or local branch for more information.