

Business Accounts

FEES AND CHARGES

First Independent

Proud To Become Sterling Bank.

INTERNET BANKING SERVICES

| | |
|---------------------------------------|------|
| IndyOnline Internet Banking | Free |
| Bill Pay | Free |

BUSINESS CHECKING ACCOUNT SERVICES

ESSENTIALS CHECKING

| | |
|--|-----|
| Monthly Service Charge | \$5 |
| Balance Required to Avoid Monthly Service Charge: \$1,000 Minimum Daily Balance | |

Regardless of Account Balance:

Transaction Limit - Transactions include deposits (excluding ACH) and withdrawals (including checks, ACH and debit card transactions)

| | |
|---------------------------------|-----------------------|
| First 75 Transactions | No charge |
| Over 75 Transactions | \$.25 per transaction |

Deposited Items Limit

| | |
|------------------------------------|----------------|
| First 75 Items Deposited | No charge |
| Over 75 Items Deposited | \$.25 per item |

Cash Deposit Limit¹

| | |
|---|-----------------|
| Cash Deposited up to \$7,500 <i>per statement cycle</i> | No charge |
| Cash Deposited in Excess of \$7,500 <i>per statement cycle</i> | \$.13 per \$100 |

PERFORMANCE CHECKING

| | |
|--|------|
| Monthly Service Charge | \$10 |
| Balance Required to Avoid Monthly Service Charge: \$2,500 Minimum Daily Balance | |

Regardless of Account Balance:

Transaction Limit - Transactions include deposits (excluding ACH) and withdrawals (including checks, ACH and debit card transactions)

| | |
|----------------------------------|-----------------------|
| First 200 Transactions | No charge |
| Over 200 Transactions | \$.25 per transaction |

Deposited Items Limit

| | |
|-------------------------------------|----------------|
| First 250 Items Deposited | No charge |
| Over 250 Items Deposited | \$.25 per item |

Cash Deposit Limit¹

| | |
|--|-----------------|
| Cash Deposited up to \$20,000 <i>per statement cycle</i> | No charge |
| Cash Deposited in Excess of \$20,000 <i>per statement cycle</i> | \$.13 per \$100 |

BUSINESS INTEREST CHECKING

| | |
|--|------|
| Monthly Service Charge | \$10 |
| Balance Required to Avoid Monthly Service Charge: \$2,500 Minimum Daily Balance | |

Regardless of Account Balance:

Transaction Limit - Transactions include deposits (excluding ACH) and withdrawals (including checks, ACH and debit card transactions)

| | |
|----------------------------------|-----------------------|
| First 200 Transactions | No charge |
| Over 200 Transactions | \$.25 per transaction |

Deposited Items Limit

| | |
|-------------------------------------|----------------|
| First 150 Items Deposited | No charge |
| Over 150 Items Deposited | \$.25 per item |

Cash Deposit Limit¹

| | |
|--|-----------------|
| Cash Deposited up to \$20,000 <i>per statement cycle</i> | No charge |
| Cash Deposited in Excess of \$20,000 <i>per statement cycle</i> | \$.13 per \$100 |

HIGH PERFORMANCE CHECKING - *an analyzed account*

Transaction activity and other services are measured and offset by earnings credits from balances held in account.

| | |
|---|----------|
| Monthly Maintenance Fee w/o Check Image Return | \$15 |
| Monthly Maintenance Fee w/ Check Image Return | \$20 |
| Electronic Transaction - credit or debit | \$.15 ea |
| Checks Paid | \$.20 ea |
| Deposits Posted | \$.25 ea |

BUSINESS SAVINGS ACCOUNT SERVICES

Money Market Account

| | |
|--|----------------|
| Minimum Opening Deposit | \$100 |
| Monthly Service Charge | \$10 |
| Balance Required to Avoid Monthly Service Charge: \$1,000 Minimum Balance or \$2,000 Monthly Average Balance | |
| Excessive Transaction Fee ² | \$.10 per item |

Savings Account

| | |
|--|----------------|
| Minimum Opening Deposit | \$100 |
| Monthly Service Charge | \$3 |
| Balance Required to Avoid Monthly Service Charge: \$300 Minimum Balance | |
| Over Limit Transaction Fee ³ | \$1 per item |
| Excessive Transaction Fee ² | \$.10 per item |

OTHER BUSINESS ACCOUNT FEES

| | |
|--|-------------------------------|
| NSF Item Paid - overdraft | \$35 |
| <i>No daily maximum</i> | |
| NSF Item Returned | \$35 |
| <i>No daily maximum</i> | |
| Stop Payment for 6 Months | \$35 |
| Stop Payment for 12 Months | \$50 |
| Stop Payment Permanent Order | \$100 |
| <i>Tiered expiration/pricing not available for High Performance Checking</i> | |
| Cashier's Checks / Clients Only | \$8 |
| Check Images Returned w/ Statement | \$5 per month |
| Collections <i>incoming & outgoing</i> | \$.30 per item + direct costs |
| Copy of Paid Check | \$2 per image |
| Copy of Statement | \$5 |

| | |
|--|------|
| Deposit Corrections | \$2 |
| Deposited Item Returned | \$10 |
| <i>Each check returned unpaid by drawee bank, whether cashed or deposited.</i> | |

| | |
|--|------|
| Deposit Items Returned <i>special handling</i> | \$5 |
| Deposit Verification | \$20 |

| | |
|---------------------------|---------------|
| Dormant Account | \$5 per month |
|---------------------------|---------------|

| | |
|---|------|
| Early Account Closing Fee | \$25 |
| <i>Applies if account closes within 90 days after opening</i> | |

| | |
|--------------------------------|-------------------------------------|
| Items Held at Branch | \$10 per statement cycle / per item |
| • Check Orders | |
| • Debit Cards | |
| • Statements | |

| | |
|---|-------|
| Legal Processing Fee | \$100 |
| <i>Levies, Garnishments, Orders to Withhold</i> | |

| | |
|----------------------------------|-------------------|
| Overdraft Protection | |
| • From Deposit Account | \$10 per transfer |
| • From Line of Credit | \$0 per transfer |

| | |
|-------------------------|----------------|
| Research Time | \$.25 per hour |
|-------------------------|----------------|

| | |
|-----------------------------|-----|
| Returned Mail Fee | \$5 |
|-----------------------------|-----|

| | |
|---|------|
| Wire Transfer Fees | |
| • Domestic / International Incoming | \$15 |
| • Domestic Outgoing | \$25 |
| • International Outgoing | \$45 |

ATM & DEBIT CARD USAGE FEES

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|-----------------------------------|------|
| First Independent ATM | Free |
| Point of Sale Terminals | Free |

Non-First Independent ATM Transaction⁴

| | |
|---|-----|
| ATM Located in the United States | \$2 |
| ATM Located Outside the United States | \$5 |

| | |
|---|------|
| Replacement Visa® Check Card / ATM Card | \$5 |
| • Rush Order | \$60 |

CASH MANAGEMENT SERVICES

We would be happy to provide a quote specifically for your business or organization on any Cash Management Services. For a free quote or a comprehensive list of cash management fees contact First Independent at 360.699.4293.

SOME OF THE OFFERED SERVICES INCLUDE:

- ACH⁵
- Courier Service
- Lockbox
- Merchant Services
- Positive Pay
- ReadyRemote™ - remote deposit services⁵
- Sweep Accounts

- 1 Cash deposit limit fee is rounded to the nearest whole dollar.
- 2 Federal law permits no more than six (6) checks or preauthorized withdrawals per statement cycle.
3. Over limit transaction fee is more than four (4) withdrawals per statement cycle.
- 4 When using a Non-First Independent ATM, you may be charged an additional surcharge by the ATM owner. The amount of the fee will be disclosed by the terminal owner at the time of the transaction. First Independent does not charge more than the \$5 fee for ATM transactions in foreign countries.
- 5 Requires credit approval.

Effective February 29, 2012, Sterling Savings Bank acquired substantially all the assets of First Independent Bank. Sterling Savings Bank is a Washington-state chartered bank that operates under the following registered trade names: Sterling Bank, First Independent Bank and Sonoma Bank. Sterling Savings Bank operates as Sonoma Bank only in the State of California. As an account holder, it is important for you to understand that Sterling Savings Bank, Sterling Bank, First Independent Bank and Sonoma Bank are the same FDIC-insured institution. Deposits held under Sterling Savings Bank or any of its trade names are not separately insured by the FDIC, but are combined to determine whether a depositor has exceeded the federal deposit insurance limit.

First Independent

Proud To Become Sterling Bank.

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For a complete list of First Independent accounts, services and where you can find us, visit firstindy.com/locations.
