

Consumer Accounts

FEES AND CHARGES

First Independent

Proud To Become Sterling Bank.

INTERNET BANKING SERVICES

IndyOnline Internet Banking Free
 Bill Pay Free

PERSONAL CHECKING ACCOUNT SERVICES

BASICS CHECKING

Minimum Opening Deposit \$50
 Monthly Service Charge \$3

To Avoid Monthly Service Charge:

- Maintain a minimum daily balance of \$300 during your statement period. OR,
- Have direct deposits totaling \$500 or more during your statement period, which must be ACH credits such as payroll, pension or government benefit payments. OR,
- Use your First Independent debit card for Point of Sale (POS) transactions that total \$300 or more and post to your account during your statement period.

SNAP (Smart Nimble And Paperless) eCHECKING

Minimum Opening Deposit \$50
 Monthly Service Charge \$5

To Avoid Monthly Service Charge:

- Have one or more direct deposits (ACH) post to your account during your statement period. AND,
- Use your First Independent debit card 10 or more times for Point of Sale (POS) transactions that post to your account during your statement period.

CHOICE CHECKING

Minimum Opening Deposit \$100
 Monthly Service Charge \$7
 Minimum Balance to Avoid
 Monthly Service Charge \$1,000

CHOICEPlus CHECKING

Minimum Opening Deposit \$100
 Monthly Service Charge \$12
 Minimum Balance to Avoid
 Monthly Service Charge \$2,500

PERSONAL SAVINGS AND INVESTMENT SERVICES

MONEY MARKET ACCOUNT

Minimum Opening Deposit \$100
 Monthly Service Charge \$10

Balance to Avoid Monthly Service Charge

- \$1,000 Minimum Balance. OR,
- \$2,000 Monthly Average Balance

Excessive Transaction Fee². \$10 per item

REGULAR SAVINGS ACCOUNT

Minimum Opening Deposit \$100
 Monthly Service Charge \$3

Minimum Balance to Avoid

Monthly Service Charge \$300

Over Limit Transaction Fee¹ \$1 per item

Excessive Transaction Fee². \$10 per item

REAL SAVINGS

Minimum Opening Deposit \$5
 Monthly Service Charge *first 12 months w/ auto transfers*. . . None
 Excessive Transaction Fee². \$10 per item
Account converts to Regular Savings Account after 12 months.

KIDS SAVINGS

Minimum Opening Deposit \$5
 Monthly Service Charge None
 Excessive Transaction Fee². \$10 per item

CERTIFICATES OF DEPOSIT³

Minimum Opening Deposits:
 • 28 to 59 days \$5,000
 • 60 to 89 days \$2,500
 • 90 to 364 days \$1,000
 • 365 days to 5 years \$500

INDIVIDUAL RETIREMENT ACCOUNTS³

Minimum Opening Deposit \$100
 Annual Fee per IRA Plan:
 • Balance Greater Than \$20,000. None
 • Balance Less Than \$20,000 \$15
 Transfer Out Fee *to another institution* \$30
 Account Termination Fee. \$30

ATM & DEBIT CARD USAGE FEES

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

SAFE DEPOSIT BOX

Annual Fees

Size (21" deep)	Billed	Auto Pay	Senior Auto Pay
3"x 5"	\$40	\$25	\$20
5"x 5"	\$55	\$40	\$35
3"x 10.5"	\$65	\$50	\$45
5"x 10"	\$80	\$65	\$60
10"x 10"	\$120	\$105	\$100
Stevenson Branch Only			
2"x 5"	\$35	\$20	\$15
4"x 5"	\$55	\$40	\$35
4"x 10.5"	\$80	\$65	\$60

*Box measurements are shown as height x width. All are 21" deep.
 For example, our smallest box is 3" tall x 5" wide x 21" deep.*

Key Replacement *one key lost* \$5
 Box Drilling *both keys lost* \$150

OTHER ACCOUNT FEES

Overdraft Fees:

- Overdraft created is \$5 or less No fee per item
- Overdraft created is between \$5.01 and \$25 \$10 per item
- Overdraft created is \$25.01 or greater . \$35 per item
 Maximum \$210 / day

NSF Item Returned \$35
Maximum \$210 / day

Stop Payment for 6 Months \$35 per item
 Stop Payment for 12 Months \$50 per item
 Stop Payment Permanent Order \$100 per item

Cashier's Checks / Clients Only \$8

Collections *incoming, outgoing & direct costs* \$30
 Collections *coupons* \$5 per envelope

Copy of a Check. \$2 per image
 Copy of a Statement \$5
 Check Images Returned w/ Statement . . \$3 per month

Deposit Corrections \$1
 Deposit Items Returned \$10
Each check returned unpaid by drawee bank, whether cashed or deposited.

Deposit Items Returned *special handling*. \$5
 Deposit Verification \$20

Dormant Account \$5 per month

Early Account Closing Fee \$25
Applies if account closes within 90 days after opening

Items held at branch . . . \$10 per month / per item
 • Check Orders
 • Debit Cards
 • Statements

Legal Processing Fee \$100
Levies, Garnishments, Orders to Withhold

Research Time \$25 per hour

Returned Mail Fee. \$5

Overdraft Protection

- From Deposit Account \$10 per transfer
- From Line of Credit. \$0 per transfer

Wire Transfer Fee

- Domestic / International Incoming \$15
- Domestic Outgoing. \$25
- International Outgoing \$45

- 1 *Over limit transaction fee is more than four (4) withdrawals per statement cycle.*
- 2 *Federal law permits no more than six (6) checks or preauthorized withdrawals per statement cycle.*
- 3 *Early withdrawal penalty*

Term less than 366 days 90 days simple nominal interest

Term 366 days or longer 180 days simple nominal interest

A bank representative will provide the current interest rate and annual percentage yield. Fees could reduce earnings on account.

- 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 \$5.00 fee for ATM transactions in foreign countries.*

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.