



Schedule of Business Fees & Service Charges

Effective 2/1/2024 and subject to change.

Checking		Treasury Express Services*	
Simple Business Account		Business Bill Pay	No Fee
Minimum Balance to Open	\$100	Stop Payment	\$30 Per Request
Minimum Balance to Waive Service Charge	\$1,000	Deposits	
Service Charge	\$5 Per Month	Mobile Photo Deposit	No Fee
Business Interest Account		Remote Deposit Capture (<i>deposit limits apply</i>)	\$35 Per Month
Minimum Balance to Open	\$100	ePayments Package	
Minimum Balance to Waive Service Charge	\$5,000	\$25 Per Month	
Service Charge	\$15 Per Month	<i>ACH Credit and Outgoing Domestic Wires only</i>	
Minimum Balance to Earn Interest	\$1,000	Outgoing—Domestic	\$25 Per Wire
Business IOLTA Account		ACH Return Fee	\$5 Per Return
Minimum Balance to Open	\$0	eWires Only	
<i>No Minimum Balance Service Charge</i>		Outgoing—Domestic	No Fee
Business RETA (IRETA) Account			\$25 Per Wire
Minimum Balance to Open	\$0	Fraud Prevention & Security	
<i>No Minimum Balance Service Charge</i>		Check Validation	\$5 Per Month
Savings & Money Market		<i>Available only on Business Checking Accounts</i>	
Business Savings		Treasury Prime Services†	
Minimum Balance to Open	\$25	Business Bill Pay	No Fee
Minimum Balance to Waive Service Charge	\$200	eACH Origination	<i>Analyzed Only</i>
Service Charge	\$5 Per Month	eWire (Domestic & Foreign)	<i>Analyzed Only</i>
Minimum Balance to Earn Interest	\$100	Mobile Photo Deposit	No Fee
Business Money Market		Positive Pay	<i>Analyzed Only</i>
Minimum Balance to Open	\$100	Remote Deposit Capture	<i>Analyzed Only</i>
Minimum Balance to Waive Service Charge	\$1,000	In Person Payments	
Service Charge	\$12 Per Month	Cashier's Checks	
Minimum Balance to Earn Interest	\$1,000	Cashier's Checks	\$8 Per Check
Business Premium Money Market		Collections and Foreign Check Processing	
Minimum Balance to Open	\$100	All Check Collections	\$50 Per Collection
Minimum Balance to Waive Service Charge	\$1,000	Canadian Check Processing	\$10 Per Presentment
Service Charge	\$12 Per Month	All Other Foreign Check Processing	\$30 Per Presentment
Minimum Balance to Earn Interest	\$1,000	Currency and Coin Processing	
Other Fees & Services		Exchanged/Purchased	\$0.10 Per Strap/Roll
Card Replacement - Standard Service	\$5 Per Card	Deposited	\$0.08 Per \$100
Card Replacement - Expedited Service	\$40 Per Card	<i>Assessed on transactions that exceed \$1,000</i>	
Check Images with Monthly Statement	\$5 Per Month	Wire Transfers	
Check Images on CD	\$25 Per CD	Incoming	\$15 Per Wire
Inactive Account Fee - Checking only	\$5 Per Month	Outgoing—Domestic	\$25 Per Wire
<i>Assessed after 180 days without activity</i>		Outgoing—International	\$45 Per Wire
Legal Processing	\$75 Per Occurrence	* <i>Certain clients may select our Retail Bill Pay (Consumer) online banking alternative. Please refer to our Schedule of Consumer Fees & Service Charges for details.</i>	
Loan Payment - Returned Check Fee	\$20 Per Occurrence	** <i>Safe Deposit Box Annual Rent Schedule available upon request.</i>	
Nonsufficient Funds Fee	\$30 Per Presentment	† <i>Assessed only if request will take at least one hour. Includes cost for statement, deposit ticket and check copies.</i>	
Research Fee†	\$30 Per Hour	‡ <i>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.</i>	
Safe Deposit Box Key Deposit**	\$20		
Safe Deposit Box Drilling**	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		
<i>Requires at least one active Business Checking</i>			