

Business Account Analysis Fees

Effective July 2018

We sincerely appreciate our valued customers. Please feel free to call your branch if you have any questions.

Earnings Credit	0.25%
Calculated on average collected balance less reserve requirements	
Monthly Maintenance Fee	\$15
Checks / Debits.....	0.15
Deposits / Credits	0.25
ACH Debit / Credit.....	0.07
Deposited Items.....	0.07
Deposited Items Returned	\$6
Stop Payments.....	\$35
Insufficient Fund Items	\$35 per item
Paid (Overdraft) or Returned (NSF)	
Cashier's Checks	\$5
Account Research, Statement	\$25/hr + copies (hr min)
Balancing & Deposit Verification	
Coin & Currency	
Currency Sold / Deposited (per \$100)	0.15
Coin Sold / Deposited (per roll)	0.15
Bagged Coin Counted	\$5
ACH Origination	\$30 per month
Per Transmission	FREE
Commercial Capture Express	
Free Business & Business Interest	\$50 per month
Online Banking	
Bill Pay.....	FREE with 3 bills paid
or with less than 3 paid per cycle	\$4.95 per month
Courier Service	At Cost



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State Bank Northwest

Schedule of Common Fees

Effective July 2018

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Account Closed within 90 days of opening.....	\$25
Account Research, Statement	
Balancing & Deposit Verification	\$25/hr + copies (hr min)
ATM Transactions w/SBNW Mastercard® Debit Card	
ATM owned & operated by SBNW	FREE
MoneyPass® ATM	FREE but owner may charge fee
Card Replacement	\$5
Card or Pin Replacement, RUSH	At Cost
Cashier's Checks	\$5
Check Printing	Varies per style & quantity ordered
Collections - Incoming or Outgoing.....	\$10 plus cost
Counter Checks - First 5 No Charge	\$1 per check over 5
Deposited Items Returned	\$6
Money Market Excess Activity	\$10 per item
Savings Excess Activity	\$5 per item
Fax Services	\$2 one page
each additional fax page.....	\$1
Foreign Drafts	\$35 plus cost
Hold Statement.....	\$5 per month
Inactive Account Fee	\$5 per month
Accounts w/no deposits or withdrawals for 12 mo	
Insufficient Fund Items	\$35 per item
Paid (Overdraft) or Returned (NSF)	
Legal Processing (Garnishments, Levies)	\$125
Online Banking	FREE
Bill Pay.....	FREE with 3 bills paid
or with less than 3 paid per cycle	\$4.95 per month
Photocopies	0.25 each
Safe Deposit Box	
Box Rental	Varies with box size
Drilling Fee	\$100
Statements	
Current Account Activity	\$2
Special or Duplicate.....	\$5
Stop Payments.....	\$35
Wire Transfers - Customers	
Incoming.....	\$15
Incoming Foreign.....	\$45
Outgoing	\$25
Outgoing Foreign	\$45

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