

Washington Business Bank / Sound Credit Union Deposit Account Fee Comparison

This Fee Comparison sets forth current conditions, fees, and charges applicable to accounts at Sound Credit Union and Washington Business Bank as of the effective date noted. Fees may be amended from time to time. Effective: October 29, 2024

Name of Fee	Washington Business Bank	Sound Credit Union
Cash Back Checking	No similar account	\$7/month**
Interest Checking	No similar account	\$7/month**
Sound Debit Checking	No similar account	\$3/month**
Personal Checking	\$6 - monthly	\$0
Founders Checking	\$0	No similar account
50 Club Checking	\$7 – monthly – If balance <\$100	\$0
Value Business Checking	\$.25 fee >150 transactions	\$.20 fee > 100 transactions
Core Business Checking	\$6 – monthly analyzed	\$15 – monthly analyzed
Non-profit Checking	\$1 - monthly	\$0
Prime Savings	\$5 quarterly <\$100	\$0
Minor Savings	No similar account	\$0
Secondary Savings	No similar account	\$0
Money Market	\$6 – monthly – if balance <\$1,000	\$10 per check (over the limit of 3 per month)
Save to Win	No similar account	\$0
IRA Savings	No similar account	\$0
HSA Savings	\$3 – quarterly	\$0
Business Savings	\$5 - quarterly	\$0
Business Money Market	\$6 - monthly	\$0
Check Copies	\$3 each	\$2 per copy >2 copies
Courtesy Pay/Overdraft	\$30 + \$5 daily	\$29
Non-Sufficient Funds (NSF)	\$30	\$29
Overdraft /Sweep Transfer	\$5 per transfer	\$5 each day transfer occurs
Card Replacement (debit or credit card)	\$5 per replacement	\$5 per replacement
ATM Withdrawals non-network	Service not offered	\$3.50 per transaction
Account Research/Reconciliation	\$50 per hour	\$20 per hour
Cashier's Checks	\$5 each	\$3 each
Foreign Check Processing	\$0	\$20 per presentment or at cost if greater
Deposit Return Fee	\$8 per item /\$5 per ACH item	\$15 per presentment
Return Check/Item Fee	\$30 per item	\$32 per presentment
Document Retrieval	\$3 each	\$2 per page + \$20 per hour
Early Account Closure	\$25 (within 180 days)	\$10 (within 90 days)
Inactive/Dormant Account (after 1 year)	\$10 per month	\$10 per month
Legal Action (garnishments/levies)	\$100 per occurrence	\$50 per occurrence
Money Order	Service not offered	\$2 each
Membership Reopen	N/A	\$10 (within 90 days of closure)
Notary – non-member	Service not offered	\$10 per act
Express Shipping	Service not offered	\$25
Photocopy	\$3.00 each	\$.50 per page
Statement Copy	\$3 per statement	\$2 per statement
Stop Payment	\$30	\$32 per request
Visa Gift Card Purchase	Service not offered	\$3.95 at branch/\$5.95 online
Wire Transfer Domestic (outgoing)	\$25 outgoing/ \$15 incoming	\$25
Wire Transfer International (outgoing)	\$40 outgoing/ \$40 incoming	\$50
Wrong Address	\$0	\$10/Quarter

**Fee waived if account meets qualifying criteria.