

Cash Management Product & Fee Disclosure

EFFECTIVE JANUARY 15, 2017

Information in this Cash Management Product and Fee Disclosure (Disclosure) applies to the Salal Credit Union accounts described on the following pages. This Disclosure contains information about our balance requirements and our standard fees for the listed accounts.

This Disclosure, the Salal Credit Union Business Membership and Account Agreement, Membership and Account Card and other account opening documents are part of the binding contract between you and us for your membership and account(s). Collectively, they contain all of the terms of our binding contract with you. Please review the entire Disclosure carefully.

The standard fees for each account are listed with the account descriptions. Other fees that may apply, depending on which account you have and what services you use, are listed in the sections that follow the account descriptions.

Salal Credit Union is part of the CO-OP ATM network which is available to Salal Business Members; to find a CO-OP ATM near you, please visit <http://www.co-opnetwork.org/atm-locator>. Shared Branching is currently unavailable to Business Members.

For current rate information, refer to the Business Deposit Sheet, and for information about other services and fees not covered in this Disclosure, call us at **206.298.9394** or **800.562.5515 ext. 8913**.

We may change the accounts and services described in this Disclosure at any time by adding new terms and conditions or deleting or amending existing terms and conditions. We may also add new accounts or services and convert or discontinue existing accounts or services from time to time. For additional terms and conditions that apply to your account, please see the Business Membership and Account Agreement.

**HEALTHCARE BUSINESS CHECKING
 INDIV ATTORNEY TRUST CHECKING
 IOLTA POOLED CHECKING**

Interest Bearing Account With Free Debit Card Transactions
 And Added Features Of Advanced Online Banking & Bill Pay

Minimum to open	\$100
Monthly Maintenance Fee	\$15
Monthly Transaction Limits: First 100 withdrawal items, & 100 deposited items free	
Deposited items	\$0.15/item over limit
Withdrawal items	\$0.15/item over limit

Interest posted on the Business Deposit Rate Sheet

**ANALYZED BUSINESS CHECKING
 ANALYZED LEGAL SERVICES CHECKING**

With Security and Added Features of Advanced Online
 Banking & Bill Pay, Sweep and/Or Zero Balance Account Options

Minimum to open	\$1,000
Monthly Maintenance Fee	\$15
Monthly Transaction Limits	Unlimited
Deposit Insurance	\$.09 per \$1000
Deposited items	\$0.10/item
Withdrawal items	\$0.15/item
Sweep account set up	\$-0-/set up
Uncollected funds	Wall Street Journal Prime + 3.00%

CASH MANAGEMENT PRODUCT & FEE DISCLOSURE, CONTINUED

ADVANCED ONLINE BANKING & BILL PAY

Payroll module	\$8
Customized paperless invoicing	\$15

REMOTE DEPOSIT CAPTURE (SINGLE OR MULTI-FEED)

Document repair	\$0.30/item
Balancing and corrections	\$0.90/item
Image archive retrieval	\$2/item
Scanner price	Individually quoted
Up to 100 items	\$30/month
Over 100 items (note: scanners charged separately)	\$0.10/item

WIRE FEES

Domestic online banking wire capability	\$25
Domestic incoming wire	\$10/wire
Domestic outgoing manual wire	\$40/wire
Domestic outgoing manual recurring wire set up	\$25/recipient
Domestic outgoing manual recurring wire	\$20/wire
Domestic online wire origination access	\$25/monthly
Domestic online wire transfer	\$25/item
International wire: incoming.....	\$50
International wire: outgoing.....	\$75

MISCELLANEOUS FEES

Account reconciliation	\$50/hour
Account research	\$100/hour
<i>Fee includes ownership and signer changes.</i>	
ACH returned item	\$25/item
Bad account address research	\$50/occurrence
Canadian check acceptance.....	\$25/check
Canadian check sent for collection	\$50/check
Currency processing (orders or deposits)	\$0.10/\$100
Cashier's check	\$5/check
Cashier's check reissue	\$25/reissue
Cash Delivery/Pick-up services	Per armored car contract
Check copy	first two copies free from last statement then \$2 each for additional copies; Account Reconciliation and Research fees may apply to prior statement periods
Coin processing (orders or deposits)	\$0.10/roll or equivalent
Debit card charge slip (original or copy)	\$25/item
Debit card order (if more than one)	\$5/card
Deposit correction	\$3/item
Deposited item returned	\$25/item
Domestic item sent for collection	\$25/item
Early membership closure (within first 90 days)	\$50
Electronic statements	No fee
Empty ATM deposit envelope	\$50/envelope
Foreign check (non-Canadian) sent for collection	\$50/check
Inactive account (no member-initiated activity for 1 year)	\$5/month
International VISA debit transaction.....	1% International Transaction Fee
Legal processing	\$75 per occurrence
<i>Fee applies to each legal order or process that directs us to freeze, attach or withhold funds or other property (Excludes garnishments)</i>	
Loan document copy	\$25/copy
Loan payoff written request	\$10/request
Money order	\$3/money order
Night drop deposit currency processing	\$0.25/\$100 (plus \$75 per deposit over \$5000)
Non-member check cashing of checks drawn off a Salal account	\$5/check
Online banking ACH origination access	\$15
Overdraft/NSF	\$29/item
Overdraft transfer	\$5/transfer
Paper statements	\$15/statement
Paperless invoicing capability (up to 15/month)	\$15/month
Payroll Services (up to 15 employees)	\$8/month
Replacement ATM/debit card	\$10/replacement
Stop payment request	\$25/request or renewal