

Skagit Bank Fee Schedule Effective February 15, 2018

Account Services

Account Balancing Fee (per hour):	\$25 (\$15 minimum)
Account Research Fee (per hour):	\$25 + \$0.25 per page (\$15 minimum)
ATM Withdrawal Fee (Customers using Skagit Bank ATMs):	No Charge
Cashier's Checks:	\$5
Cashier's Checks Re-Issue Fee:	\$5
Check Cashing Fee (Non-Customer):	\$10
Check Printing Fee:	Varies by style & quantity
Collection Fee:	\$15
Consecutive Day Overdraft Fee: [†]	\$5
Counter Checks Fee (per check)	\$1
Debit Card, ATM Card Replacement Fee:	\$7.50
Debit Card, ATM Card and/or PIN Rush Replacement Fee:	\$50
Document Copying (per page):	\$0.25
Dormant Account Fee (per month): ^{††}	\$10
Foreign Check Fee (Cashed or Deposited):	\$5
Foreign Item Return Fee:	\$25
Garnishments/Levies:	\$75
Held Mail Fee (per month):	\$2
Notary Public (Customers/Non-Customers):	No Charge/\$10
Overdraft Fee/Returned Item Fee: ^{†††}	\$35/\$35 (per debit)
Returned Item Chargeback Fee: (All Accounts)	\$5
Signature Guarantee (Customers Only):	No Charge
Statement and 1099 Additional Copies:	\$3
Stop Payment Fee:	\$35
Subpoena Research Fee (Minimum):	\$15

Contract Collections

One Time Set-up Fee:	\$300
Monthly Service Charge: (Includes One Disbursement)	\$10
Monthly Fee for Late Charge Notices:	\$3
Additional Disbursement Fee (per month):	\$5
Account Research Fee (per hour):	\$25 + \$0.25 per page (\$15 minimum)
Returned Item Chargeback Fee:	\$5
Change in Terms:	\$100

Online Banking

Bill Payment Consumer/Business:	No Charge
Cash Management Fee:	\$25

Safe Deposit Box Annual Rental Fees

3" x 5" = \$30	3" x 10" = \$45	10" x 10" = \$95
5" x 5" = \$40	5" x 10" = \$60	

Safe Deposit Box Rental Without Automatic Payment:	Additional \$10
Refundable Key Deposit (With Return of 2 Keys):	\$15
Emergency Drilling of Safe Deposit Box:	\$150
Box contents are not insured by any government agency.	

Wire Transfers (Customers Only)

Domestic:	
Incoming:	\$15
Outgoing:	\$25
Foreign:	
Incoming:	\$15
Outgoing:	\$40

[†]If your account is overdrawn for more than 7 consecutive business days, an additional \$5.00 fee will be assessed per business day.

^{††}An account that is inactive (debit or credit) for 24-60 months will be reclassified as a dormant account. Dormant accounts will be subject to a regular monthly service charge of \$10 (non-refundable per State of Washington). The time periods of inactivity are as follows:

- 24 months: All checking, money market, interest checking, and savings accounts
- 36 months: Time Certificates of Deposit
- 60 months: Safe deposit boxes

^{†††}Per debit created by check, in-person withdrawal, ATM withdrawal or other electronic means.