ACCOUNT FEES

Common Features

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Check printing (fee depends on the style of check ordered)

If a transaction overdraws your account, for example: a check, in-person withdrawal, internal transfer, recurring debit card transaction, or Automated Clearinghouse (ACH) transaction, we may impose an overdraft/non-sufficient funds (OD/NSF) charge if we pay the item. Overdraft/non-sufficient funds charges will not be imposed on ATM withdrawals, one-time debit card transactions, or bank fees.

OD/NSF charge	\$25 per item paid
Maximum for OD/NSF	\$125 per day
Account research	\$25 per hour
Stop payment charge	\$15
Unauthorized ACH entry fee	\$4.50 each
Account closed within 90 days of opening	\$15
Wire transfer fee (domestic)	\$15
Wire transfer fee (international)	\$30
Check collection	\$10
Check collection (foreign)*	\$30 min.
Copy of cancelled check	\$2
Matured or called bond	\$50 each
First coupon envelope	\$1 5
Additional coupon envelopes	\$5 each
Returned item (bond)	\$20 each



SAFE DEPOSIT BOXES**

2 x 5	\$19 per year \$25 per year		
3 x 5			
5 x 5	\$30 per year		
3 x 10	\$40 per year		
5 x 10	\$55 per year		
10 x 10	\$105 per year		
11 x 16	\$185 per year		
Replacement key	\$10		
Drilling	Varies		

Safe deposit box rent will be discounted by \$5 when you sign up for automatic box payment from an Olympia Federal Savings checking or savings account.

OPTIONAL DIGITAL SERVICES

Bill Pay			
Same day delivery		\$9.95	
Next day delivery		\$14.95	
Popmoney®		at .	
3 days delivery	\$.00 - \$249.99 \$ 2 50+	\$.00 \$1	
Next day delivery	\$.00 - \$249.99 \$250+	\$.00 \$2	

Olympia Federal Savings

We may require no less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

^{*} Cost may vary from collecting bank.

^{**} On availability basis. Not FDIC insured.