

1ST SECURITY BANK

www.fsbwa.com

Branch Office
Lynnwood
425-774-5536

STATEMENT OF ACCOUNTS

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Statement Period: 11-01-2015 to 11-30-2015

JOHN Q SAMPLE
112345 MAIN ST
ANYTOWN WA 99999-8912



Summary of Deposit Account Activity

	Account #	Beginning Balance	Withdrawals/ Service Charges*	Deposits	Dividends/ Interest	Ending Balance
Preferred Savings	12345678900001	3,509.57	600.00	200.00	0.14	3,109.71

Deposit Account Activity

Preferred Savings - 12345678900001

0.05% Annual Percentage Yield Earned for 30 Day Period
Year-To-Date Interest \$1.93

\$0.14 Interest From 11/01/15

Deposits

Date	Amount	Transaction Description
11/13	100.00	External Deposit Delta Dental - Payroll
11/27	100.00	External Deposit Delta Dental - Payroll
11/30	0.14	Credit Interest

Withdrawals

Date	Amount	Transaction Description
11/25	600.00	Withdrawal

	Statement Period Total	2015 Year-to-Date Total
Total Overdraft Fees (Paid)	0.00	0.00
Total Returned Item Fees (Returned)	0.00	0.00

CardValet is a new app that allows debit cardholders to safeguard their cards from fraud. Benefits include the ability to turn your debit card off when not in use, customize alerts to be notified whenever your card is being used, set transaction limits on your personal or business debit card and so much more. **Download the app today!**

YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and responsibilities

In Case of Errors or Questions about Your Electronic Transfers

Telephone your branch of account by calling the number on the front page of this statement, or write us at PO Box 97000 Lynnwood, WA 98046-9700 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error; so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

Savings & Money Market Transfer Limitations

Regulation D, what is it?

Regulation D is a federal regulation with which all financial institutions, including 1st Security Bank of Washington must comply. Financial institutions are required to establish non-interest bearing reserve accounts with the Federal Reserve Bank. These reserves are based on a percentage of dollars we have in transaction accounts. Regulation D separates accounts into two categories:

Time Deposits- savings accounts or money market accounts

Transaction Accounts- checking accounts

For an account to be classified as a savings or money market account, financial institutions must restrict certain transfers and third party withdrawals from the account to six per month.

Six a Month Limitations

Any combination of transfers initiated from your savings or money market account at 1st Security Bank of Washington, utilizing any of the following services (unless the transfer is a payment to a loan with 1st Security Bank of Washington) will count towards your six-transfer limit per calendar month:

- Checks
- Debit card/POS Activity
- 24-Hour Phone Banking
- Online Banking
- Telephone
- Fax
- Overdraft Transfer to Checking
- Internal Allotment (Auto-Internal Transfers)
- Any ACH (Auto-External Transfers) withdrawals from your savings or money market account

Unlimited

The following are transactions that are not limited to six times a month by Regulation D.

- ATM withdrawals or transfers
- In-person withdrawals or transfers
- Mailed in withdrawals or transfer requests
- Withdrawals may be made by telephone, fax, if a check payable to the client is mailed to the client.

For additional information, please contact your branch of account by calling the number on the front page of this statement.