Yields and fees: Individual Retirement Account (tiered certificate)

36- to 48-month IRA certificate

Maturity date: ________________

Balance range	Dividend rate / Annual percentage yield
$500.00 to $1,999.99	0.25% / 0.25%
$2,000.00 to $9,999.99	2.50% / 2.53%
$10,000.00 to $24,999.99	2.50% / 2.53%
$25,000.00 to $49,999.99	2.50% / 2.53%
$50,000.00 to $99,999.99	2.50% / 2.53%
$100,000.00 or more	2.50% / 2.53%
Dividends compounded / credited	Monthly / Monthly
Dividend period	Monthly
Minimum opening deposit	$500.00
Additional deposits	Allowed, see #6 below
Renewable	Automatic
Early withdrawal penalty	210 days' dividends

Service fee

Outgoing transfer fee	$20.00 per transfer

Truth-in-Savings disclosures

Except as specifically described, the following disclosures apply to all of the accounts named above.

1. **Rate information.** The Dividend Rate and Annual Percentage Yield on your Individual Retirement Accounts are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield will be in effect while the balance of your account remains in an applicable balance range. Once a balance range is met, the Dividend Rate and Annual Percentage Yield for that range will apply to the entire balance in your account while your balance remains in that balance range. For tiered rate IRA certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect while the balance of your account remains in an applicable balance range or for the term of the account, whichever is less. Once a balance range is met, the Dividend Rate and Annual Percentage Yield for that range will apply to the entire balance in your account while your balance remains in that balance range. The Annual Percentage Yield is based on an assumption that dividends remain on deposit until maturity. A withdrawal will reduce earnings, as will any request to delay the crediting of dividends.
2. **Nature of dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that STCU anticipates paying for the applicable dividend period.
3. **Compounding and crediting.** Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.
4. **Balance information.** The minimum balance required to open each account is set forth above. The minimum balance required to obtain the stated Annual Percentage Yield is set forth above. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield. For all dividend-bearing accounts, dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.
5. **Accrual of dividends.** Dividends will begin to accrue on both cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. Accrued dividends will be paid if you close your account before accrued dividends are credited.
6. **Transaction limitations and fees.** There is a $20 outgoing transfer fee for any IRA closed and the funds transferred from STCU to an account of yours at another financial institution. For 36- to 48-month IRA certificates, you may contribute funds to your account amounting to no less than $25 per month and no more than a regular contribution at any time that is allowable by law for the designated tax year, after your account is opened through all channels except online banking. All other types of contributions made by transfer or rollover can only be added during the IRA certificate renewal period.
7. **Maturity.** For IRA certificate accounts, your account will mature within the term or on the maturity date set forth on your Account Receipt or Renewal Notice.
8. **Early withdrawal penalty.** For IRA certificate accounts, we may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account. The Early Withdrawal Penalties per account are set forth above. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal. At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. All STCU IRA certificates listed above are automatically renewable. For all automatically renewable IRA certificates you will have a grace period of ten (10) days after maturity in which to withdraw funds from the account without being charged an early withdrawal penalty. IRA certificates are nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with STCU.

Rates, fees, and charges shown are effective **Monday, July 20, 2026**

Spokane Teachers Credit Union (STCU) may offer other rates for these accounts from time to time. For the most current rates available, please call (509) 326-1954 or toll-free at (800) 858-3750.

This credit union is federally insured by the National Credit Union Administration.