stcu Business

Yields and fees: Business checking account

Business Growth checking	
Balance range	Dividend rate / Annual percentage yield
$0.00 to $9,999.99	0.00% / 0.00%
$10,000.00 to $24,999.99	0.05% / 0.05%
$25,000.00 to $49,999.99	0.10% / 0.10%
$50,000.00 to $99,999.99	0.15% / 0.15%
$100,000.00+	0.15% / 0.15%
Dividends compounded / credited	Monthly / Monthly
Dividend period	Monthly
Minimum opening deposit	None
Balance method	Daily balance
Monthly service charge	$15.00 per month or $12.00 with online statements*
Minimum average balance to avoid service fee	$10,000.00
Excess checks cleared fee	500 checks per month free, then $0.25 per check
Cash deposit fee	$10,000.00 per month free, then $0.15 per $100.00
Check deposit limitation	500 per month
Account limitations	See #6 below
Service fees	Business Fee Schedule

Truth-in-Savings disclosures

Except as specifically described, the following disclosures apply to the account named above.

1. **Rate information.** The dividend rate and annual percentage yield (APY) on your accounts are set forth above. The dividend rate and annual percentage yield may change monthly, as determined by the Board of Directors. The Business Growth checking accounts are tiered-rate accounts and must maintain the minimum balances listed above to earn the disclosed annual percentage yields. Once a balance tier has been met, the dividend rate and annual percentage yield for that tier will be paid on the entire balance account.
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 monthly. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.
4. **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. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
5. **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.
6. **Account limitations.** Accounts have a limitation on the number of cash and cleared checks a business is permitted each month. If you exceed the limits, you may be subject to a fee.

*The Business Growth checking account monthly service charge is waived when one of following conditions are met: combined deposit accounts average balances are $10,000 or more, or active participation in STCU merchant services or STCU remote deposit capture service.

Rates, fees, and charges shown are effective **Tuesday, July 21, 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.