stcu Business

Yields and fees: Business money market account

Business money market	
Balance range	**Dividend rate / Annual percentage yield**
$0.00 to $9,999.99	0.10% / 0.10%
$10,000.00 to $24,999.99	0.10% / 0.10%
$25,000.00 to $49,999.99	0.65% / 0.65%
$50,000.00 to $99,999.99	1.00% / 1.01%
$100,000.00 to $249,999.99	1.50% / 1.51%
$250,000.00 to $499,999.99	2.25% / 2.27%
$500,000.00 to $749,999.99	2.50% / 2.53%
$750,000.00 to $999,999.99	2.50% / 2.53%
$1,000,000.00 to $2,499,999.99	2.75% / 2.79%
$2,500,000.00 to $4,999,999.99	2.75% / 2.79%
$5,000,000.00+	2.75% / 2.79%
Dividends compounded / credited	Monthly / Monthly
Dividend period	Monthly
Minimum opening deposit	None
Balance method	Daily balance
Monthly service charge	$10.00
Minimum average balance to avoid service fee	$2,500.00
Excess item fee	$5.00 each, first 3 items; $15.00 for each additional item
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 account 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 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.
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. Accrued dividends will be paid if you close your account before accrued dividends are credited.
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. 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.** No more than six (6) pre-authorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any calendar month. If you exceed these limitations, your account may be subject to a fee.

Rates, fees, and charges shown are effective **Thursday, July 23, 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.