Yields and fees: Personal checking account

Health Savings Account	
Balance range	Dividend rate / Annual percentage yield
$0.00 to $4,999.99	0.15% / 0.15%
$5,000.00 to $24,999.99	0.15% / 0.15%
$25,000.00+	0.15% / 0.15%
Dividends compounded / credited	Monthly / Monthly
Dividend period	Monthly
Minimum opening deposit	None
Balance method	Daily balance
Monthly service charge	$2.00
Minimum average balance to avoid service fee	$250.00
Closing fee	$20.00
Account limitations	See #6 below
Service fees	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. For dividend bearing accounts, such as the Health Savings Account, the dividend rate and annual percentage yield may change monthly as determined by the Board of Directors.
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. **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. For Health Savings Accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid. If you convert your account to a similar product before accrued dividends are credited, accrued dividends will be paid.
5. **Balance information.** The minimum balance required to open each account is set forth above. 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.** There are no limits on the number of transactions or transfers with a Health Savings Account (HSA). In addition, only one Health Savings Account is allowed per person. For Health Savings Accounts certain transactions are prohibited under IRS rules, including the sale, exchange, or lease of property between you and the HSA; lending money; furnishing goods or services; or using HSA assets for your personal benefit. Causing the account to go negative, such as through overdrafts, is also prohibited. These actions may result in the loss of HSA status and tax consequences.
7. **Non-transferable/Non-negotiable.** Your account is non-transferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

Rates, fees, and charges shown are effective Tuesday, October 6, 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.