stcu

Yields and fees: Individual Retirement Accounts

IRA savings	
Balance range	Dividend rate / Annual percentage yield
Under $6,000.00	3.00% / 3.04%
$6,000.00 or more	3.00% / 3.04%
Dividends compounded / credited	Monthly / Monthly
Dividend period	Monthly
Minimum opening deposit	None
Balance method	Daily balance
Account limitations	See #6 below
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. For IRA savings accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. 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.
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 IRA savings accounts, you may contribute funds to your account at any time and for any amount, subject to the maximum allowable by law, after your account is opened.

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.