stcu Business

Yields and fees: Business checking account

IRETA OR business 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	None / Monthly
Dividend period	Monthly
Minimum opening deposit	None
Balance method	Average daily balance
Monthly service charge	None
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 IRETA 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. Dividends are calculated by the average daily balance method.
6. **Account limitations.** There are no limits on the number of transactions and transfers initiated from the checking account. IRETA accounts are only available to Washington and Oregon real estate professionals.

Rates, fees, and charges shown are effective **Monday, July 27, 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.