



Yields and fees: Personal money market account

Member Preferred Money Market

Balance range	Dividend rate / Annual percentage yield
\$0.00 to \$24,999.99	1.00% / 1.01%
\$25,000.00 to \$49,999.99	1.25% / 1.26%
\$50,000.00 to \$74,999.99	1.50% / 1.51%
\$75,000.00 to \$99,999.99	1.75% / 1.76%
\$100,000.00 to \$149,999.99	2.00% / 2.02%
\$150,000.00 to \$249,999.99	2.25% / 2.27%
\$250,000.00 to \$499,999.99	2.50% / 2.53%
\$500,000.00 or more	2.75% / 2.79%

Account details

Dividends compounded / credited	Monthly / Monthly
Dividend period	Monthly
Minimum opening deposit	None
Balance method	Daily balance
Monthly service charge	None
Excess item fee	\$5.00 each, first 3 items; \$15.00 for each additional item
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.

- 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. This is a tiered-rate account 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 APY for that tier will be paid on the entire balance in the account. At times, the interest rate for a particular tier may be equal to the rate for a higher and/or lower tier. When this occurs, the interest rates and APYs listed above may be consolidated into a single tier and are subject to change at any time without notice.
- 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.
- 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.
- 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 before they are credited, if you close your account or convert your account to a similar product.
- Balance Information.** The minimum balance required to open each account is set forth above. For the Member Preferred money market account 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.
- 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 **Saturday, July 11, 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](#).

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