stcu

## Yields and fees: Personal checking account

### Relationship Rewards checking

| | Not qualified | Level 1 | Level 2 |
|---|---|---|---|
| Balance range | Dividend rate / Annual percentage yield | Dividend rate / Annual percentage yield | Dividend rate / Annual percentage yield |
| $0.00 to $5,000.00 | 0.01% / 0.01% | 3.00% / 3.04% | 4.00% / 4.07% |
| $5,000.01 to $10,000.00 | 0.10% / 0.10% | 0.40% / 0.40% | 4.00% / 4.07% |
| $10,000.01 to $25,000.00 | 0.10% / 0.10% | 0.40% / 0.40% | 0.40% / 0.40% |
| $25,000.01 to $50,000.00 | 0.25% / 0.25% | 0.50% / 0.50% | 0.50% / 0.50% |
| $50,000.01 to $75,000.00 | 0.25% / 0.25% | 0.50% / 0.50% | 0.50% / 0.50% |
| $75,000.01 to $100,000.00 | 0.25% / 0.25% | 0.50% / 0.50% | 0.50% / 0.50% |
| $100,000.01+ | 0.50% / 0.50% | 0.75% / 0.75% | 0.75% / 0.75% |
| Dividends compounded / credited | Monthly / Monthly | Monthly / Monthly | Monthly / Monthly |
| Dividend period | Monthly | Monthly | Monthly |
| Minimum opening deposit | None | None | None |
| Balance method | Daily balance | Daily balance | Daily balance |
| Monthly service charge | $5.00 | Waived | Waived |
| Minimum average balance to avoid service fee | None | None | None |
| Account limitations | See #6 below | See #6 below | See #6 below |
| Product terms and disclosures | View details | View details | View details |
| 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 Relationship Rewards Checking, the dividend rate and annual percentage yield may change monthly as determined by the Board of Directors. The Relationship Rewards Checking is a tiered rate account. If the Level 1 or Level 2 account qualifications (as set forth above in the Product Terms and Disclosures) for any monthly qualification cycle are not met, the non-qualifying rate will apply to the balance in the account Yields & fees: Deposit accounts for that cycle. The dividend date and annual percentage yield will be applied to the account balance within the applicable deposit tiers.
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 Relationship Rewards Checking, 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 Relationship Rewards Checking account. In addition, only one Relationship Rewards Checking account is allowed per person. Relationship Rewards Checking accounts are not available for minor, business, or custodial memberships.
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.