



Yields and fees: Personal savings account

Standard savings

Dividend rate / Annual percentage yield	0.15% / 0.15%
Dividends compounded / credited	Quarterly / Quarterly
Dividend period	Quarterly
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 all of the accounts 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 quarterly, 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. 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. 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.** Transaction limitations apply, as follows: 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.