



Yields and fees: Personal checking account

Student checking

Dividend rate / Annual percentage yield	None
Dividends compounded / credited	None
Dividend period	None
Minimum opening deposit	None
Balance method	None
Minimum required balance	None
Monthly service charge	None
Account limitations	See #2 below
Product terms and disclosures	View details
Service fees	Fee Schedule

Truth-in-Savings disclosures

Except as specifically described, the following disclosures apply to the account named above.

1. **Balance information.** The minimum balance required to open each account is set forth above.
2. **Account limitations.** There are no limits on the number of transactions or transfers with a Student checking account. Student checking accounts are only available on minor memberships.
3. **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, July 14, 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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