stcu

Yields and fees: Specialty certificate

Bump rate 18-month certificate

Maturity date: _____

Dividend rate / Annual percentage yield	2.25% / 2.27%
Dividends compounded / credited	Monthly / Monthly
Dividend period	Monthly
Minimum opening deposit	$2,000.00
Additional deposits	Allowed, see #5 below
Renewable	Automatic
Early withdrawal penalty	180 days' dividends

Truth-in-Savings disclosures

Except as specifically described, the following disclosures apply to the STCU certificate named above. Each account holder agrees to the terms set forth on this yields and fees disclosure and acknowledges that it is part of STCU's Membership and Account Agreement.

1. **Rate information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all STCU certificates, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect while the balance of your account remains in an applicable balance range or for the term of the account, whichever is less. Once a balance range is met, the Dividend Rate and Annual Percentage Yield for that range will apply to the entire balance in your account while your balance remains in that balance range. The Annual Percentage Yield is based on an assumption that dividends remain on deposit until maturity. A withdrawal will reduce earnings, as will any request to delay the crediting of dividends. For a Bump rate certificate, you may elect to bump up (increase) the Dividend Rate and Annual Percentage Yield once during the term of the Certificate to the Dividend Rate and Annual Percentage Yield currently offered by STCU on the date of your election.
2. **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.
3. **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.
4. **Accrual of dividends.** Dividends will accrue on both cash and noncash deposits (e.g. checks) on the business day you make the deposit to your account. In the case of all certificates, if you close your account before accrued dividends are credited, accrued dividends will be paid.
5. **Transaction limitations.** For Bump rate certificates, you may add funds to your account amounting to no less than $25 per month and no more than $5,000 per month, after your account is opened through all channels except home banking. For all certificates, you may elect to have dividends paid to you monthly or transferred monthly to another deposit account.
6. **Maturity.** Your account will mature within the term or on the maturity date set forth on your Account Receipt or Renewal Notice. The rate exception ends at maturity and the certificate will automatically renew into alike term product at the rate offered at maturity.
7. **Early withdrawal penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account. The Early Withdrawal Penalties per account are set forth above. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal. At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. All STCU certificates listed above are automatically renewable. For all automatically renewable certificates, you will have a grace period of ten (10) days after maturity in which to withdraw funds from the account without being charged an early withdrawal penalty. Your certificate is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with STCU.

Rates, fees, and charges shown are effective **Saturday, October 31, 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.