

**MEMBER BUSINESS SERVICES
SAVINGS RATE AND FEE SCHEDULE**

WSECU

Effective Date: March 1, 2018

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your deposit accounts at Washington State Employees Credit Union at this time. The Credit Union may offer other rates or amend the rates contained in this schedule from time to time. For current rates please call 800.562.0999. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the Business Membership and Account Agreement. *The National Credit Union Administration insures your savings, checking, and certificate accounts with WSECU up to \$250,000.00 on individual accounts, and up to \$250,000.00 for Individual Retirement Accounts through NCUA Share Insurance Fund. For additional information please visit <http://www.ncua.gov/DataApps/Pages/SI-Tools.aspx>*

	APY ¹⁰	Dividend Rate	Balance Requirement	Account Limitations
Business Savings	0.11%	0.10%	\$5.00	Transfer Limits Apply
Business Interest Checking	0.11%	0.10%	\$2,000	\$2,000 Minimum Average Daily Balance ⁵
Business Checking	N/A	N/A	--	
Business Performance Money Market⁷			AVG Daily Balance	
	0.11%	0.10%	\$0 - \$9,999.99	
	0.16%	0.15%	\$10,000 - \$24,999.99	
	0.21%	0.20%	\$25,000 - \$49,999.99	
	0.26%	0.25%	\$50,000 - \$99,999.99	
	0.31%	0.30%	\$100,000 +	
BUSINESS ACCOUNT TRANSACTION FEES[†]				
Savings Account Deposit Fee [‡]	10 free per month, \$0.50 per deposit		Interest Checking Check Clearing Fee	75 free per month, \$0.25 per check
Interest Checking Deposit Fee [‡]	25 free per month, \$0.50 per deposit		Business Checking Check Clearing Fee	25 free per month, \$0.25 per check
Business Checking Deposit Fee [‡]	15 free per month, \$0.50 per deposit			
† Fees will be waived for those accounts that have maintained an aggregate average daily balance of \$50,000.00. ‡ Deposit fee does not apply to automatic or electronic deposits. Deposit fee will apply for Mobile Banking deposits.				
BUSINESS CHECKING FEES				
Overdraft Privilege	\$27.00 per item ⁸	Overdraft Transfer	\$2.00 per transfer from savings	Starter checks \$1.00 per 4 checks, 12 free within 6 months
Non Sufficient Funds	\$27.00 per item			
Stop Payment Fee	\$20.00 per stop order			
Interest Checking Monthly Fee	\$6.00*			
*Fee will be waived if the account has an aggregate average balance of \$10,000 or more during the month.				
OTHER SERVICE FEES				
Non Sufficient Funds	\$27.00 per item	Return Deposit Item	\$10.00 per item	Bearer Bonds/Coupons At Cost
Inactive Account Fee	\$5.00 per month*	Cashier's Checks	\$2.00 per check, 2 free per day	ATM Deposit Copy \$6.00 per item
Money Orders	\$3.00 per money order	Non Member C Check	\$6.00 per check	Debit Card Receipt \$6.00 per item
Cashiers Ck Copy	\$1.50 each copy	Research Fee	\$25.00 per hour	Replacement Card \$6.00
Corporate Check				
Stop Pmt	\$10.00	Express Loan Pmt	\$15.00 per pmt (ACH or online)	Check Copy Paper \$1.00, 5 Free ⁹
Wire Transfers	\$15.00 Incoming per item \$25.00 Outgoing per item		\$25.00 per pmt (card)	Check Copy Email \$.25, 50 Free ⁹
ATM Adjustment	\$25.00 per Item			Statement Copy Paper, \$1.00, 1 free
Unknown Address	\$5.00 per statement			Statement Copy Email, \$.25, 12 free (Statement fee is per page)
Rolled or Machine Coin Fee	Trans>\$100: 5% of trans amt			
*Applies to accounts that have been inactive for 15 months or more. Certain exceptions may apply. Refer to wsecu.org for details.				

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

- Rate Information:** The Dividend Rate and Annual Percentage Yield (APY) on your accounts are set forth above. The Dividend Rate may change monthly as determined by the Board of Directors.
- Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield set forth above are accurate as of the Effective Date which the Credit Union anticipates paying for the applicable dividend period.
- Compounding and Crediting:** Dividends will be compounded and credited monthly. The Dividend Period for all accounts is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month.
- Accrual of Dividends:** Dividends will begin to accrue on all deposits on the day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- Balance Information:** The average minimum balance required to earn dividends and obtain the APY on all accounts is set forth above. Dividends are calculated by the Average Daily Balance method which applies a daily periodic rate to the Average Daily Balance in the account for the period. The Average Daily Balance is determined by adding the principle in the account for each day of the period and dividing that sum by the number of days in the period. If the average daily balance falls below the established minimum, dividends will not be paid at month end.
- Account Limitations:** The account limitations for each account are set forth above. For savings and Money Market accounts, certain transaction limitations will apply. No more than six (6) checks or pre-authorized, automatic and/or telephone transfers may be made from these accounts to another account of ours or to a third party in any month. If you exceed these limitations, your accounts may be subject to a fee or closed.
- Money Market:** Dividends will pay on the Performance Money Market based on the tier your Average Daily Balance falls within on the last day of the month. A maximum of six electronic transfers (e.g., checks, Online and Mobile Banking, by phone, pre-authorized or automatic transfers and payments) per month are allowed.
- Overdraft privilege:** There is a daily fee cap of no more than five (5) Overdraft Privilege fees a day. If the account is less than \$3.00 negative after the Overdraft Privilege transaction posts, no fee will be charged.
- Check Copy Fees:** Must provide the check number and clear date or the research fee applies. Free check copy count is per month.
- Annual Percentage Yield (APY):** Fees may reduce earnings. APY is based on a \$1,000 assumed deposit.