

SAVINGS RATE AND FEE SCHEDULE

WSECU

Effective Date: July 30, 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 Membership and Account Agreement. *The National Credit Union Administration insures your savings, checking, and certificate accounts with WSECU up to \$250,000 on individual accounts and up to \$250,000 for Individual Retirement Accounts through the NCUA Share Insurance Fund. For additional information please visit <http://www.ncua.gov/DataApps/Pages/SI-Tools.aspx>*

	APY ¹¹	Dividend Rate	Balance Requirement	Account Limitations
Savings	0.11%	0.10%	\$5.00	Transfer Limits Apply
Minor Savings	0.11%	0.10%	\$5.00	Transfer Limits Apply
Prime Time Savings	0.11%	0.10%	\$5.00	Qualifying Certificate Account & Age requirement
IRA, Roth, HSA, ESA Savings	0.11%	0.10%	\$0.00	IRS Limitations
Interest Checking*	0.11%	0.10%	\$2,000	\$2000 Minimum Average Daily Balance
Money Mover II*	0.11%	0.10%	--	Qualifying Certificate Account
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 +	
* Checking type no longer offered to new Members				
CHECKING FEES				
Balanced Checking \$5.00 per month		Cash Back Check Processing \$1.00 per item		Cash Back Paper Statement \$3.00 per month
Interest Checking ⁸ \$10.00 per month		Overdraft Privilege \$27.00 per item ⁸		Overdraft Transfer \$2.00 per transfer from savings ⁷ **
Starter Checks \$1.00 per 4 checks, 12 free within 6 months		Stop Payment Fee \$20.00 per stop order		
OTHER SERVICE FEES				
ATM Adjustment \$25.00 per Item		ATM Deposit Copy \$6.00 per		Bearer Bonds/Coupons At Cost
Cashier's Checks \$2.00 per check, 2 free per day**		Cashier's Ck Copy \$1.50 each copy		Cashier's Check Stop Payment \$10.00
Check Copy Email \$.25, 50 free ⁹		Check Copy Paper \$1.00, 5 free ⁹		Express Loan Pmt \$15.00 per pmt (ACH or online)
Inactive Account Fee \$5.00 per month ¹⁰		Debit Card Receipt \$6.00 per item		\$25.00 per pmt (card)
Money Orders \$3.00 per money order**		Non Member Cashier's Check \$6.00 per check		Non Sufficient Funds \$27.00 per item*
Replacement Card \$6.00 per card		Research Fee \$25.00 per hour		Rolled or Machine Coin Fee Trans>\$100: 5% of trans amt
Statement Copy Email \$.25(per page), 12 free		Statement Copy Paper \$1.00 (per page), 1 free		Unknown Address \$5.00
Wire Transfers \$15.00 Incoming per Item		Wire Transfers \$25.00 Outgoing per Item		
* Balanced Checking exempt from fee ** Free with Prime Time Savings				
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 and to avoid interest checking monthly fees 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 and fees may apply on Interest Checking.
- Account Limitations:** The account limitations for each account are set forth above. For non-dividend bearing savings accounts pending our receiving valid tax identification number, no other services may be added. 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 subject to a fee or closed. Money Mover II accounts require maintenance of a minimum qualifying certificate (12-months or longer/ \$2,000 minimum). Prime Times savings accounts require maintenance of a minimum qualifying certificate account (12-months or longer/ \$2,000 minimum) and be at least 50 years of age. All IRA accounts are subject to IRS regulations.
- 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. WSECU Balanced Checking is not eligible for Overdraft Privilege.
- Check Copy Fees:** Must provide the check number and clear date or the research fee applies. Free check copy count is per month.
- Inactive Account Fees:** Applies to accounts that have been inactive for 15 months or more. Certain exceptions may apply.
- Annual Percentage Yield (APY):** Fees may reduce earnings. APY is based on a \$1,000 assumed deposit.