

The current rate, account terms and conditions, and fees applicable to your Savings and Checking Accounts with Whatcom Educational Credit Union (WECU) are provided in these Truth in Savings Account Disclosures and are a part of your Membership and Account Agreement, available at [www.wecu.com/disclosures-fees](http://www.wecu.com/disclosures-fees).



WECU Rates

SAVINGS	Applicable Balance	Dividend Rate	APY*
Savings	n/a	0.10%	0.10%
Health Savings Account (HSA)	n/a	0.10%	0.10%
Save Basic	n/a	n/a	n/a
Trust/Estate/IRA Savings	n/a	0.50%	0.50%
Stash Savings <sup>†</sup>			
Tier 1	\$0-\$2500	5.84%	6.00%
Tier 2	>\$2500	0.01%	0.01%
First Step Savings			
Tier 1	\$0-\$500	6.79%	7.00%
Tier 2	>\$500	0.10%	0.10%
High Yield Plus Savings <sup>♦♦</sup>			
	Applicable Balance	With Spend Plus Checking Dividend Rate	Without Spend Plus Checking APY*
Tier 1	\$0-\$50,000.00	0.50%	0.01%
Tier 2	\$50,000.01-\$100,000.00	2.96%	2.25%
Tier 3	\$100,000.01-\$500,000.00	3.45%	2.47%
Tier 4	\$500,000.01 and above	3.93%	2.72%

CHECKING	Applicable Balance	Dividend Rate	APY*
Spend Plus Checking <sup>♦</sup>			
\$5 monthly fee if no monthly direct deposit greater than \$100			
Tier 1	\$0-\$5,000	7.72%	8.00%
Tier 2	>\$5,000	0.05%	0.05%
First Step Checking <sup>†</sup>			
Tier 1	\$0-\$250	6.79%	7.00%
Tier 2	>\$250	n/a	n/a
Spend Free Checking			
		n/a	n/a
Spend Safe Checking			
		n/a	n/a
Spend Basic			
		n/a	n/a
Health Savings (HSA) Checking			
		n/a	n/a
Trust/Estate Checking			
		n/a	n/a
MONEY MARKET			
Tier 1	\$0-\$99,999	0.50%	0.50%
Tier 2	\$100,000+	2.47%	2.50%

WECU Fees and Service Charges

FEES AND SERVICES CHARGES	
Visa Debit Card Instant Issue Fee	\$5.00
Visa Debit/Credit Expedited Order & Special Handling	\$15.00
Checking/Savings Account Closure Fee <i>(due to abuse)</i>	\$25.00
NSF Returned Check Fee <i>(per item)</i>	\$16.00
ACH Return Item Fee <i>(per item)</i>	\$16.00
Overdraft & Privilege Pay	\$16.00
Automatic Overdraft Transfer	\$2.00 per transfer
Stop Payment	
• Personal, Cashier's or Bill Pay checks, P2P transfers, Zelle, and ACH	\$25.00
Bill Pay ACH Stop Payment	No Charge
Inactive Account Fee <sup>‡</sup>	\$5.00 per month
Returned Mail <sup>§§</sup>	\$5.00 per month

CONVENIENCE SERVICES	
Cashier's Check	\$5.00
<i>(fee reimbursement for Spend Plus accounts)</i>	
Money Orders	\$1.00
Staff-Assisted Pay-by-Phone	\$18.00 per payment
Automated Pay-by-Phone	\$8.00 per payment
Pay-by-Web	\$8.00 per payment
WECU ATM Withdrawals	No Charge
<i>(Non-WECU ATMs: first 5 free per calendar month. Each additional \$0.50)</i>	
Starter Checks	\$2.00 per sheet
Levy/Garnishment	\$75.00

RESEARCH	
Check Copy	\$2.00 per copy
Statement Copy	\$5.00 per copy
Account Research <i>(One hour minimum)</i>	\$20.00 per hour

TRANSFERS	
Wire Transfers	
• Incoming Wires	No Charge
• Domestic Outgoing Wires	\$25.00
• International Outgoing Wires	\$40.00
ACH Return Item Fee	\$16.00
Expedited Bill Payment	
• Same Day Electronic	\$9.95
• Overnight Check	\$14.95

FOREIGN CURRENCY	
Foreign Check Issue	\$15.00
Foreign Check Stop Payment	\$25.00
Foreign Check Exchange	\$15.00
<i>(Check in U.S. currency, no fee if less than \$500 CAD)</i>	
Foreign Check Return <sup>¶¶</sup>	\$25.00
Foreign Currency Exchange	\$15.00
<i>(For transactions of foreign currency to U.S. dollars; no fee if less than \$500 CAD)</i>	
Foreign Currency Purchase	\$15.00
<i>(No fee if purchasing less than \$500 CAD)</i>	
Visa Foreign Transaction Fee	1.00% of transactions made in/with merchants located in a foreign country
<i>(No fee for WECU Launch, WECU Lux or WECU Hive Credit Cards)</i>	

NOTARY FEES	
In-person Member Notary Service	No Charge
Remote Notary Service <sup>**</sup>	\$25.00

Except as specifically described, the following disclosures apply to all the accounts:

1. **Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are variable and may change daily at the discretion and determination of the Credit Union. Dividends will not be paid if the account is subject to non-standard tax reporting (i.e., other than 1099-INT).
2. **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 date which the Credit Union anticipates paying for the applicable dividend period.
3. **Compounding and Crediting.** Except for the Money Market Accounts, First Step Checking, Spend Plus Checking, Stash Savings, and High Yield Plus Savings, dividends will be compounded and credited for all dividend-bearing Savings and Checking accounts quarterly. For Money Market Accounts, First Step Checking, Spend Plus Checking, Stash Savings, and High Yield Plus Savings, dividends will be compounded and credited monthly. The Dividend Period for all dividend bearing accounts begins on the first calendar day of the dividend period and ends on the last calendar day of the (monthly or quarterly) dividend period.
4. **Accrual of Dividends.** Dividends will begin to accrue on cash and noncash deposits (e.g. checks) on the business day you make the deposit to your account or the next business day for after-hours deposits.
5. **Balance Information.** Spend Free Checking, Spend Safe Checking, Spend Plus Checking, Savings, Save Basic, Stash Savings, High Yield Plus Savings, Spend Basic, First Step Savings, First Step Checking, IRA Savings, Trust Checking, Trust Savings, Estate Checking, and Estate Savings accounts require \$1.00 minimum to open. HSA, HSA Checking, and Money Market Accounts have no minimum balance requirement to open. Savings accounts opened in branch waive minimum opening amount requirements. Savings Accounts, First Step and Spend Plus Checking accounts have no minimum balance requirements to earn stated APY. For Spend Plus Checking, Money Market Accounts, First Step Savings and First Step Checking, the account balance required to obtain the stated Annual Percentage Yield is set forth above. If the account balance is not met, you will not earn the stated Annual Percentage Yield. For Spend Plus Checking, Money Market Accounts, First Step Savings and First Step Checking, the account balance requirement and dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. For Savings, HSA, and IRA Savings accounts, dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.
6. **Account Limitations.** The account limitations for each account are set forth above.
7. **First Step Accounts.** Age restrictions apply to First Step Savings and First Step Checking Accounts. Upon reaching 20 years old the accounts will be converted to Regular Savings and Spend Free Checking products and the standard rates will apply.
8. **Member Rewards.** Eligibility for Member Rewards requires a Spend Plus Checking account. Spend Plus Checking requires \$1 to open. Monthly fee is waived with Direct Deposit greater than \$100; otherwise, account is \$5 per month. It comes with up to \$10 in ATM fee refunds per month, 1 point per \$20 spent with your Debit Card per month, 10 points per month per \$1,000 in WECU Loans, and 250 points per month for a WECU Mortgage. See complete Member Rewards Terms & Conditions for details.
9. **The rates appearing** in the attached Schedule are accurate and effective for Savings and Checking Accounts as of the effective date. Fees could reduce earnings.
10. **Deposit Amount Limits.** WECU reserves the right to establish deposit amount limits at any time and from time to time without notice.
11. **Overdrafts and Privilege Pay.** We will charge you a fee each time we pay an Overdraft or Privilege Pay for a maximum of 5 times per day (per account).

\*: APY = Annual Percentage Yield.

\*\* Service available only for members, or non-members involved in a WECU loan transaction.

†: Stash Savings: 6.00% APY on balances up to \$2500; balances over \$2500 will earn 0.01% APY. One Stash Account per member. Minimum deposit of \$1 is required. Rates are subject to change. Fees could reduce earnings.

††: First Step Savings is available with a parent/guardian joint signer. Age Restrictions apply. It earns 7.00% APY on balances up to \$500. Regular savings rate applies to portion of balances above \$500. No monthly fee or minimum balance. \$1 to open.

‡: First Step Checking is available with a parent/guardian joint signer. Age Restrictions apply. It earns 7.00% APY on balances up to \$250. Remaining balance is non-dividend-bearing. \$1 to open. No overdraft fees. No check writing.

§: Fees may be assessed if the account is inactive for 12 months or more. Accounts are not assessed the Inactivity Fee if the balances are above \$500.

§§: Upon receiving returned mail, items will be held until address is updated.

¶: Depending on pass through fees from foreign financial institutions.

◆: Spend Plus Checking 8.00% APY on balances up to \$5,000; .05% base APY plus additional 7.95% APY monthly for qualifying accounts. Qualifications require 20 Debit Card transactions per month credited on date posted, enrollment in eStatements, and Direct Deposit greater than \$100 per month. Portion of balances over \$5,000 will earn .05% APY. If qualifications are not met, .05% APY on all balances will apply. Fees could reduce earnings. Monthly fee is waived with Direct Deposit greater than \$100 each calendar month; otherwise, account is \$5 per month.

◆◆: A Spend Plus Checking account is required to receive the highest rate. Must be a tax reporting owner on both High Yield Plus Savings and Spend Plus Checking accounts to earn the "With Spend Plus Checking" rates. Minimum deposit of \$1 is required. Rates are subject to change. Fees could reduce earnings.