

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 02/01/2023

The rates, fees and terms applicable to your account at Seattle Metropolitan Credit Union DBA Seattle Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)*	Interest Compounded*	Interest Credited*	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Interest	
Business Membership Savings	0.10% / 0.10%	Monthly	Monthly	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Business Subsidiary Savings	0.10% / 0.10%	Monthly	Monthly	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Business Money Market	\$0.00 to \$999.99 0.10% / 0.10% \$1,000.00 to \$24,999.99 0.15% / 0.15% \$25,000.00 to \$49,999.99 0.30% / 0.30% \$50,000.00 to \$99,999.99 0.45% / 0.45% \$100,000.00 to \$149,999.99 0.55% / 0.55% \$150,000.00 or greater 0.60% / 0.60%	Monthly	Monthly	\$1,000.00	\$1,000.00	—	Daily Balance	Account transfer and withdrawal limitations apply.
Small Business Checking	0.05% / 0.05%	Monthly	Monthly	—	—	—	Daily Balance	—
Business Checking	0.05% / 0.05%	Monthly	Monthly	—	\$2,500.00	—	Daily Balance	—

ACCOUNT DISCLOSURES

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

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the interest rate and annual percentage

yield may change monthly as determined by the Credit Union's Board of Directors. Business Money Market accounts are tiered rate accounts. The balance ranges and corresponding interest rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the interest rate and annual percentage yield

for that balance range will apply to the full balance of your account.

2. INTEREST COMPOUNDING AND CREDITING — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

3. ACCRUAL OF INTEREST — For all earning accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued interest is credited, you will not receive the accrued interest. *If you are a resident alien and you do not have and are not eligible to get a social security number, the Credit Union may assist you in obtaining an IRS individual taxpayer identification number (“ITIN”), and also temporarily open an account without a taxpayer identification number. In such event, any account you have with us will temporarily not earn interest on the balance in the account, until you provide us with the IRS ITIN and execute a W-9 Certification under penalty of perjury.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Business Money Market and Business Checking accounts, there is a minimum daily balance required to avoid a service fee for the crediting period. If the minimum daily balance requirement is not met during each day of the crediting period, you will be charged a service fee as stated in the Fee Schedule. For accounts using the daily balance method as stated in the Rate Schedule interest is calculated by applying a daily periodic rate to the principal in the account each day.

5. ACCOUNT LIMITATIONS — For Business Membership Savings, Business Subsidiary Savings, and Business Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Small Business Checking and Business Checking accounts, no account limitations apply.

6. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult

the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. Please refer to the Schedule of Fees and Charges for current fee information.

7. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

8. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

9. FEES — See separate schedule of fees and charges for a listing of fees and charges applicable to your account(s).

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Research	\$20.00/Hour
Cashier’s Check	\$5.00/Check
Check Copy	\$2.00
Escheatment Fee	\$10.00/Account
Inactive Account Fee	\$5.00/Month
Money Order	\$2.00/Money Order
Notary	Free
Excessive Transfer Fee	\$20.00/Transaction after the 6 free per month
Statement Copy	\$2.00/Copy
Wire Transfer (Incoming)	\$13.00/Transfer
Wire Transfer (Outgoing)	\$20.00/Domestic \$40.00/International
Debit Card Priority Delivery	\$20.00
Zelle Stop Payment	\$10.00/Transaction
CHECKING ACCOUNT FEES	
Check Printing	Prices may vary depending upon style
Returned Item	\$25.00/Item Returned Deposited Checks (each submission/resubmission)
Stop Payment	\$28.00/Request
Nonsufficient Fund (NSF) Fee	\$28.00/Item, limit of 6 per day (each submission/resubmission)
Uncollected Funds Fee	\$28.00/Item, limit of 6 per day
Account Back Up from another deposit account	\$5.00/Transfer per day
SPECIFIC ACCOUNT FEES	
Business Money Market – Minimum Balance Fee	\$7.00/Month if minimum daily balance is not met
Business Checking – Minimum Balance Fee	\$15.00/Month if minimum daily balance is not met

LOCATIONS

Downtown Branch
722 3rd Ave
Seattle, WA 98104
(206) 398-5500

Northgate Branch
303 NE Thorton Place
Seattle, WA 98125
(206) 398-5500

Lynnwood Branch
3925 196th SW, Ste. C
Lynnwood, WA 98036
(206) 398-5500

Kirkland Branch
365 Kirkland Ave
Kirkland, WA 98033
(206) 398-5500

Beacon Hill Branch
1604 S. Roberto Maestas Festival St.
Seattle, WA 98144
(206) 398-5500

Southcenter Branch
17250 Southcenter Parkway, Ste. 132
Tukwila, WA 98188
(206) 398-5500

Burien Branch
14901 4th Ave SW, Ste. 107
Burien, WA 98166
(206) 398-5500

Georgetown Branch
500 S. Michigan Ave
Seattle, WA 98108
(206) 398-5500

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency