

Miscellaneous Account Fees

FEE NAME/DESCRIPTION	FEE AMOUNT
Account Reconciliation and Research	\$25/hour
Bad Account Address Research	\$25/occurrence
Balance Verification— Decedent's Accounts.....	\$20/request
Bill Pay Rush Payment	
Next Business Day	\$14.95/payment
Second Business Day (Draft Check)	\$9.95/payment
Second Business Day (Electronic)	\$4.95/payment
Canadian Check— Acceptance or Sent for Collection.....	\$25/check
Cashier's Check	\$5/check unless waived for account type
Cashier's Check Reissue	\$25/reissue request
Check Copy	
Check copies from the most recent statement period:	
First two copies	no fee
Additional copies	\$2 each
Check copies from prior statement periods:	
Account Reconciliation and Research fees may apply.	
Check Printing	Amount varies
Check Sent for Collections	\$25/item
Debit Card Charge Slip (original or copy)	\$25/item
Early Membership Closure	\$10 (within first 90 days)
Empty ATM Envelope (No contents (e.g. check) included in the ATM envelope)	\$2/envelope
Excessive Transactions (Applies to savings and money market accounts)	\$25/occurrence
Inactive Account (No member-initiated activity for one year (See the Consumer Membership & Account Agreement for more information))	\$5/month
International Transaction Fee (cards).....	Fee ranges from 1% - 3%

FEE NAME/DESCRIPTION	FEE AMOUNT
Legal Process (Fee applies to each legal order or process that directs us to freeze, attach, or withhold funds or other property (excludes garnishments))	\$75/occurrence
Loan Document Copy	\$25/copy
Loan Escrow Collection Waiver.....	0.25% of outstanding loan balance
Loan Partial Collateral Release	\$300/release
Loan Payoff Written Request	\$10/request
Loan Reamortization	\$100/loan
Loan Subordination for UCC or Deed of Trust.....	\$150/loan
Money Order.....	\$3/Money Order, except as noted in account features
Money Order Reissue	\$25/reissue request
Non-Member Check Cashing of checks drawn off a Salal account.....	\$5/check
Returned Items (Checks or ACH).....	\$25/item
Rush a Debit/Credit Card or PIN.....	\$25/each
Statement Copy.....	\$5/statement
Stop Payment on Money Order.....	\$25/request
Stop Payment Request.....	\$25/request or renewal
VISA Debit Card.....	No ATM Fee
Conduct withdrawals, deposits, transfers, payments, and balance inquiries at Salal Credit Union and CO-OP Network ATMs.	
When you use a non-Salal Credit Union or non-CO-OP ATM, Salal will not charge a fee, but you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a transaction.	
Wire Transfers, Outgoing.....	\$25/transfer



For current rate information and for information about other services and fees not covered in this Disclosure, visit a Salal Credit Union branch or call 206.298.9394 or 800.562.5515.

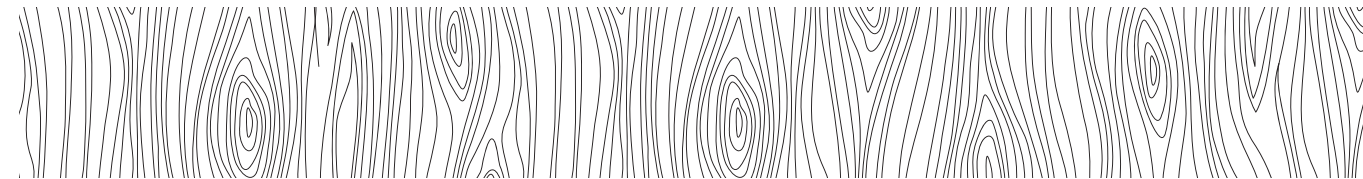
We may change the accounts and services described in this Disclosure at any time by adding new terms and conditions or deleting or amending existing terms and conditions. We may also add new accounts or services and convert or discontinue existing accounts or services from time to time. For additional terms and conditions that apply to your account, please see the Consumer Membership & Account Agreement.

CONSUMER PRODUCT & FEE DISCLOSURE

EFFECTIVE MARCH 18, 2019

Information in this Consumer Product & Fee Disclosure (Disclosure) applies to the Salal Credit Union accounts described herein. This Disclosure contains information about our balance requirements and our standard fees for the listed accounts.

This Disclosure, the Salal Credit Union Consumer Membership & Account Agreement, Membership and Account Card, and other account opening documents are part of the binding contract between you and us for your membership and account(s). Collectively, they contain all of the terms of our binding contract with you. Please review the entire Disclosure carefully.



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#SCU-4086 REV 3/19

Personal Checking Accounts

Minimum to open is \$25. All checking accounts offer Direct Deposit, Mobile Banking, Mobile Check Deposit, Online Banking, Bill Pay, eStatements, and access to 30,000 no-fee ATMs nationwide.

ACCOUNT	MONTHLY SERVICE CHARGE
My Checking.....	None

A free checking account with no per-check charges.

- No monthly service charge
- No minimum daily balance requirement

Emerald Checking..... \$6, not eligible to be waived

Features discounts on many common purchases.

- Free checks, cashier's checks, and money orders
- Discounts on dining, travel, hotels, rental cars, and more
- Identity Theft Protection
- 2,500 Salal Rewards points at account opening

Silver Horizons Checking..... None

For our members aged 55 or better.

- Earn dividends on balances of \$5,000 or more
- Free checks, cashier's checks, and money orders
- Free domestic wire transfers

Premier Checking..... None

For our members who are healthcare professionals or employees of our Community Business Partners.

- Free checks, cashier's checks, and money orders
- 2,500 Salal Rewards points at account opening
- Waive up to two NSF and/or OD fees per year with 250 Salal Rewards points per waiver

Pathway Checking..... \$10, eligible to be waived

This checking account may be available to persons who do not qualify for our other checking accounts.

- The \$10 monthly service charge can be reduced by \$5 if you make 15 or more debit transactions during the month, or if you set up a monthly direct deposit of \$250 or more. Do both of these things each month and the \$10 fee will be waived entirely.
- Must be a new member or existing member who does not currently have a checking account and has not had a previous account closed by the Credit Union.

Personal Savings Accounts¹

Salal savings accounts offer competitive rates, free Online and Mobile Banking, and eStatements.

ACCOUNT	MONTHLY SERVICE CHARGE
Primary Savings.....	None

An easy way to save for unplanned expenses and future purchases.

- Only \$5 minimum opening balance
- Free direct deposit
- Free eStatements available
- Earn dividends on balances of \$100 or more

Youth Savings..... None

For members under the age of 18, this account helps develop great habits for financial health.

- Only \$5 minimum opening balance
- Simple way to start saving
- Earn dividends on balances of \$5 or more

Extra Savings..... None

Perfect for that special occasion or purchase in your future. Reach your goal even faster with direct deposit.

- Only \$5 minimum opening balance
- Open multiple accounts and name each account
- Earn dividends on balances of \$100 or more

Premium Plus Money Market..... \$5; waived with a minimum balance of \$2,500

Potentially higher return than with a savings account with access to your money when you need it, including check writing.

- \$2,500 minimum opening balance
- Tiered rates with higher dividends
- Free checks
- Earn dividends on balances of \$2,500 or more

IRA Savings..... None

The sooner you start contributing to an IRA, the more you benefit.

- Automatically opened with a new IRA plan with no minimum deposit required
- Earn dividends on balances of \$100 or more

¹ Federal regulations place limits on certain types of transfers from savings accounts which includes the Premium Plus Money Market. An Excessive Transaction fee of \$25 is assessed on each occurrence over six (6) during the month for any pre-authorized third party transfer. Refer to the Salal Credit Union Consumer Membership & Account Agreement for additional details.

Share Certificates²

Our Share Certificates feature peace of mind with guaranteed, fixed dividend rates for the term of your certificate. All certificates automatically renew at the then-current rate.

Regular Share Certificate

Terms of 6, 9, 12, 18, 24, 30, 36 and 48 months.

- \$1,000 minimum opening balance
- Also available for IRA accounts
- At any time during the term of the 12- and 24-month certificates, the member may make a one-time election to adjust the rate to a new, fixed rate based on the rate currently offered for our 12- and 24-month certificates.

Choice Certificate

Term of 6 months

- \$500 minimum opening balance
- Additional deposits of any dollar amount may be made at any time during the term

Youth Certificate

Term of 24 months

- \$100 minimum opening balance
- For members 17-years old and younger
- Additional deposits of any dollar amount may be made at any time during the term

² We will send you a maturity notice prior to renewal. Please read it carefully. Withdrawals are allowed at maturity and during the grace period, but not before, unless we allow it. Early withdrawals may be subject to penalties.

Account Fees

FEE NAME/DESCRIPTION	FEE AMOUNT
Overdraft (OD)	\$29/item ³ , daily maximum of \$116

Item or items paid that overdraw your account.

Non-Sufficient Funds (NSF).....	\$29/item, daily maximum of \$116
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Insufficient funds in account to cover payment of items; items returned unpaid.

- Daily maximum may include payment of 4 Overdrafts, 4 Non-Sufficient Funds fees or a combination of both.
- Reduced Overdraft Item Fee: If you have Courtesy Pay Plus and the amount of the ATM or debit card transaction that created the overdraft is less than \$5, you are not assessed an Overdraft fee.
- When you do not have enough available funds in your account to cover an item, we may pay the item and overdraw your account (an overdraft item) or we may decline or return the item unpaid (a non-sufficient funds item). In either case we may charge you a fee. An "item" includes each order or instruction for the payment, withdrawal or transfer of funds from your account. Examples of items are a check, an in-person withdrawal, an ATM withdrawal, or another electronic instruction (such as a debit card purchase or online bill payment instruction). See the Consumer Membership & Account Agreement for more information about insufficient funds and overdrafts.
- To help you manage your account and prevent OD and/or NSF fees, we recommend that you set up email alerts within Online Banking to warn you when your balance falls below an amount you specify.

Overdraft Transfer.....\$5, Maximum of 1 fee per day

Transfer from a Salal Credit Union checking, savings, or line of credit (fees for overdraft transfers from your line of credit are disclosed in the applicable credit agreement) to cover payment of an item or items in a checking account with an insufficient balance.⁴

- \$5 for each day a transfer of available funds is made through the Overdraft Transfer program.
- Transfers are made in increments of \$50 from a linked share account; transfer increments from a line of credit or credit card are disclosed in the applicable credit agreement. If your share account or line of credit does not have enough available funds to cover the necessary amount, we may decline to make the transfer.
- This optional service can help you manage your account and prevent overdraft and returned item fees. To request this service, call the number on your account statement or visit a Salal branch.

³ Waived if the amount of the debit card or ATM transaction is less than \$5.

⁴ Any Salal Line of Credit is subject to credit approval.