

LENDING CONSUMER PRODUCT & FEE DISCLOSURE



EFFECTIVE FEBRUARY 18, 2022

Information and fees in this Lending Consumer Product & Fee Disclosure (Disclosure) apply to Salal Credit Union indirect lending loan accounts, unless otherwise prohibited by applicable law. This Disclosure contains information about our standard fees for indirect lending loan accounts.

This Disclosure, welcome packet, 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.

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 consult your welcome packet.

<u>FEE NAME/DESCRIPTION</u>	<u>FEE AMOUNT</u>
Account Reconciliation and Research	\$25/hour
Bad Account Address Research	\$25/occurrence
Check Sent for Collections	\$25/item
Loan Document Copy	\$25/copy
Loan Payment by Phone (pay by debit or prepaid card only)	
Payment amount: up to \$500	\$5/payment
Payment amount: \$500.01-\$5,000 (maximum)	1% of payment amount
Loan Payoff Written Request	\$10/request
Loan Subordination for UCC or Deed of Trust.....	\$100/loan
Returned Items (Checks or ACH).....	\$25/presentation
Statement Copy.....	\$5/statement
UCC Termination Fee.....	Varies by County/State

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

WWW.SALALCU.ORG

800.562.5515 • 206.298.9394

EQUAL HOUSING OPPORTUNITY

