

## MISCELLANEOUS ACCOUNT FEES

FEE NAME/DESCRIPTION	FEE AMOUNT
Account Reconciliation and Research .....	\$25/hour
ATM-only Cash Card (without linked checking account) .....	\$2/withdrawal; Applies to withdrawal from a non-Salal ATM
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
Card Replacement— Debit, Credit or ATM .....	\$5/card
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
Foreign Check Sent for Collection (non-Canadian) .....	\$50/check
Foreign Visa ATM or Debit Transaction .....	1% International Transaction Fee

Inactive Account (No member-initiated activity for one year  
(See the Consumer Membership & Account Agreement for more  
information)) ..... **\$5/month**

IRA Investment  
..... **\$10 enrollment fee for initial IRA plan (one-time charge)**

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**

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 CU ATM and COOP Network ATMs.

When you use a non-Salal CU or non-CO-OP ATM, Salal CU  
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, International..... **Please call for current fee**

Wire Transfers, Outgoing..... **\$25/transfer**



## CONSUMER PRODUCT & FEE DISCLOSURE

**EFFECTIVE JUNE 29, 2015**

Information in this Consumer Product and 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 and 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.

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.

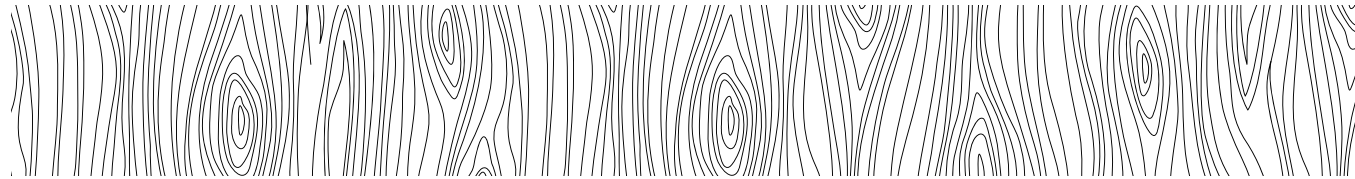
We may change the accounts and services described in this Disclosure at any time by adding new terms and conditions or deleting or amending existing terms and conditions. We may also add new accounts or services and convert or discontinue existing accounts or services from time to time. For additional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

**WWW.SALALCU.ORG**

**800.562.5515 • 206.298.9394**

**AFTER HOURS 866.692.8669**

**SALAL CREDIT UNION IS FEDERALLY INSURED  
BY THE NATIONAL CREDIT UNION ADMINISTRATION**



## 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 fees
- No minimum balance

## 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 & more
- Identity Theft Protection
- 2,500 instant 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 employees.*

- 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 ACCOUNTS<sup>1</sup>

Salal CU 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 to open
- 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 to open
- 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 to open
- 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 and have access to your money when you need it, including check writing.*

- \$2,500 to open
- 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 CU Consumer Membership and Account Agreement for additional details.*

## SHARE CERTIFICATES<sup>2</sup>

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 deposit to open
- 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 to open
- Additional deposits of any dollar amount may be made at any time during the term

## Youth Certificate

*Term of 24 months*

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

<sup>2</sup> 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 .....	\$29/item <sup>3</sup> , daily maximum of \$116

*Item or items paid that overdraw your account.*

## Non-Sufficient Funds (NSF)

..... \$29/item , daily maximum of \$116

*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 and Account Agreement for more information about insufficient funds and overdrafts.
- To help you manage your account and prevent Overdraft and/or NSF fees, we recommend that you use email alerts 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 CU 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.<sup>4</sup>*

- \$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.

<sup>3</sup>Waived if the amount of the debit card or ATM transaction is less than \$5.  
<sup>4</sup>Any Salal Line of Credit is subject to credit approval.