

Business Product & Fee Disclosure

Basic Business Accounts

Effective August 13, 2025

Information in this *Business Product & Fee Disclosure—Basic Business Accounts* (“Disclosure”) applies to the Salal Credit Union accounts described on the following pages. This Disclosure contains information about our balance requirements and our standard fees for the listed accounts.

Other fees that may apply, depending on the services you use, are contained in this Disclosure. For additional terms and conditions that apply to your account, please review the *Business Membership & Account Agreement*.

For current rate information, refer to the *Business Deposit Rate Sheet*, and for information about other services and fees not covered in this Disclosure, call the team servicing your account. If your account is serviced by our Small Business team in the branches, call **800.562.5515**. If your account is serviced by our Business Services team, call **206.298.9398** or **800.562.5515 ext. 8913**.

Basic Business Checking & Savings Products

ACCOUNT TYPE	ADDITIONAL DETAILS	MONTHLY SERVICE FEE
BASIC BUSINESS CHECKING	Minimum to Open: \$500 FEES: • 100 deposited items free per month, then \$0.25/item ¹ • 100 withdrawal items free per month, then \$0.25/item	\$11 monthly fee if the average monthly balance ³ falls below \$500.00
BUSINESS SAVINGS²	Minimum to open is \$25. FEES: • 10 deposited items free per month, then \$0.50/item ¹ • 6 withdrawal items free per month, then \$25/item ²	\$5 monthly fee if the average monthly balance ³ falls below \$500.00
BUSINESS MONEY MARKET²	Minimum to open is \$2,500 and interest is earned on balances of \$2,500 or more. FEES: • 10 deposited items free per month, then \$0.50/item ¹ • 6 withdrawal items free per month, then \$25/item ²	\$11 monthly fee if the average monthly balance ³ falls below \$2,500.00
BUSINESS PREMIUM CERTIFICATE⁴	Minimum to open is \$1,000; choose your term, from 3-48 months.	None

¹Items include: checks, money orders, ACH credit/debit, etc. Checkwriting not available on Business Savings.

²Salal may limit the number of certain transactions to six (6) per calendar month. See the *Business Membership & Account Agreement* for an explanation of transaction limitations associated with this account. If a limited transaction exceeds the allowable limit in a calendar month, an Excessive Transaction fee may be assessed for each limited transaction in excess of six (6). If you continue to conduct limited transactions in excess of six (6) per calendar month, your ability to conduct these limited transactions may be suspended or your account closed.

There is no Excessive Transaction fee for withdrawals or transfers from this account if the withdrawal or transfer is initiated in person at a branch, by mail, or at an ATM, or for the following transactions:

- Transfers to any loan account with the Credit Union from this account with the same ownership.

- Transfers to another Credit Union account from this account with the same ownership.
- Withdrawals by telephone where a check is mailed directly to you.

The Excessive Transaction fee does not apply to deposits.

³Average Monthly Balance = the sum of each day’s daily collected balance/number of days in the month

⁴We send you a maturity notice prior to renewal. Please read it carefully to understand any changes in the type, term, or other features of your certificate. Withdrawals are allowed at maturity and during the grace period. At our discretion, we may allow you to withdraw all or part of your funds during the term; however, such withdrawals are subject to the following early withdrawal penalties: Less than 6-month term—an amount equal to 30 days’ interest; 6-12 month term the amount equal to 90 days’ interest; 12+ month term the amount equal to 180 days’ interest. If the CD has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

Basic Business Fees

STANDARD SERVICES & FEES		
FEE NAME (ALTERNATE STATEMENT DESCRIPTION)	FEE	UNIT
Account Reconciliation	\$50.00	per hour
Account Research	\$100.00	per hour
Bad Account Address Research	\$25.00	per occurrence
Canadian Check Acceptance	\$25.00	per check
Cashier's Check	\$5.00	per check
Cashier's Check Reissue	\$25.00	per check
Check Copy, after first two	\$2.00	per image
Deposit Correction	\$5.00	per item
Deposit Item Returned	\$25.00	per item
Empty ATM Deposit Envelope	\$50.00	per envelope
Excessive Transaction <i>Savings Accounts Only</i>	\$25.00	per occurrence
Inactive Account, No member- <i>initiated activity for one (1) year</i>	\$5.00	per month
International VISA Debit Transaction	3%	per transaction
Legal Document Copy Request	\$25.00	per request
Legal Processing <i>Orders to Withhold/Deliver, Subpoenas, Levies, etc.</i>	\$75.00	per occurrence
Loan Payoff Written Request	\$10.00	per request
Money Order	\$3.00	per item
Non-Member Cashing Check Drawn Off Salal Business Account	\$5.00	per check
Overdraft Transfer (OD Transfer)	\$5.00	per transfer
Overdraft/Non-Sufficient Fund (NSF)	\$29.00	per item
Paper Statement (Print Stmt Fee)	\$15.00	per statement
Replacement Debit Card	\$5.00	per card
Rush Order/Replacement Debit Card	\$50.00	per card
Stop Payment	\$25.00	per request
Uncollected Funds	Prime + 3%	per occurrence

STANDARD SERVICES & FEES (CONT.)		
FEE NAME (ALTERNATE STATEMENT DESCRIPTION)	FEE	UNIT
BILL PAY SERVICES		
Rush Payment Next Business Day (Rush Payment Fee)	\$34.95	per item
Rush Payment Second Day Check (Rush Payment Fee)	\$29.95	per item
Rush Payment Second Day Electronic (Rush Payment Fee)	\$6.95	per item
WIRE ORIGATION		
Incoming Wire	\$15.00	per item
Domestic Outgoing	\$40.00	per item
International Outgoing	\$65.00	per item
Returned Wire	\$25.00	per occurrence