

# Consumer Account Disclosure



The following deposit product information is applicable to consumer accounts at Boeing Employees' Credit Union (BECU) as of the effective date shown below. BECU may add to or change the rates and fees contained in this schedule from time to time. Each Primary Member, Joint Account Holder, Authorized Signer, and authorized user of the account agrees to the terms and condition in the Consumer Account Disclosure and acknowledges that it is a part of the Account Agreements.

## RATE SCHEDULE EFFECTIVE July 1, 2010

ACCOUNT TYPE	BALANCE REQUIREMENTS	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD ("APY")
Member Advantage Savings	\$0.00 to \$500.00	6.00	6.17
	\$500.01 +	0.50	0.50
Member Advantage Checking	\$0.00 to \$500.00	6.00	6.17
	\$500.01 +	0.25	0.25
Early Saver (under age 18)	\$0.00 to \$500.00	6.00	6.17
	\$500.01 +	0.50	0.50
Member Share / Savings		0.50	0.50
Checking		0.25	0.25
Variable IRA Savings		0.50	0.50
Health Savings Account (HSA)		0.50	0.50
Money Market	\$0.00 to \$9,999.99	0.25	0.25
	\$10,000 to \$49,999.99	0.50	0.50
	\$50,000 to \$99,999.99	0.55	0.55
	\$100,000+	0.60	0.60

CERTIFICATE OF DEPOSIT (CD) TERM RANGES	\$500 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 +	
	INTEREST RATE	APY	INTEREST RATE	APY	INTEREST RATE	APY
3 - 5 month	0.50	0.50	0.55	0.55	0.60	0.60
6 - 11 month	0.65	0.65	0.70	0.70	0.75	0.75
12 - 17 month	0.95	0.95	1.00	1.00	1.05	1.06
18 - 23 month	1.10	1.11	1.15	1.16	1.20	1.21
24 - 35 month	1.40	1.41	1.45	1.46	1.50	1.51
36 - 47 month	1.75	1.76	1.80	1.82	1.85	1.87
48 - 59 month	2.00	2.02	2.05	2.07	2.10	2.12
60 month	2.25	2.27	2.30	2.32	2.35	2.38
12 month bump	0.70	0.70	0.75	0.75	0.80	0.80
24 month bump	1.15	1.16	1.20	1.21	1.25	1.26
6 month Veterans Family Fund CD	0.65	0.65	0.70	0.70	0.75	0.75

IRA CERTIFICATE OF DEPOSIT TERMS	\$500 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 +	
	INTEREST RATE	APY	INTEREST RATE	APY	INTEREST RATE	APY
12 month	0.95	0.95	1.00	1.00	1.05	1.06
12 month bump	0.70	0.70	0.75	0.75	0.80	0.80
18 month	1.10	1.11	1.15	1.16	1.20	1.21
24 month	1.40	1.41	1.45	1.46	1.50	1.51
24 month bump	1.15	1.16	1.20	1.21	1.25	1.26
36 month	1.75	1.76	1.80	1.82	1.85	1.87
48 month	2.00	2.02	2.05	2.07	2.10	2.12
60 month	2.25	2.27	2.30	2.32	2.35	2.38

FEE SCHEDULE	
Establish BECU Membership	\$5.00 minimum initial deposit to establish membership
Non Sufficient Funds Fees - (NSF)	
NSF Fee	\$25.00 per transaction for which funds are not sufficient and the item is paid or returned unpaid
NSF Fee - Uncollected	\$25.00 per transaction for which funds are uncollected and the item is paid or returned unpaid
NSF Fee - Transfer	\$25.00 per transaction for which funds are not available for the scheduled automatic transfer loan pmt.
Excess Transaction Fee	\$20.00 per transaction that exceeds the transaction limitation imposed by Regulation D
Stop Payment Fee	\$25.00 per item
Wire Transfer Fee	\$15.00 per outgoing wire transfer
Empty Envelope Deposit Fee	\$25.00 per empty envelope deposited into an ATM
Official Check Fee	\$1.00 for each check
Merchant Lookup Fee	\$15.00 per item
Research Fee	\$15.00 per hour (minimum 1 hour)
Copy Fee	First 3 copies free, then \$2.00 for each additional copy

## TRUTH IN SAVINGS DISCLOSURE

### Rate Information

The interest rate, dividend rate, and APY on your accounts are shown on page one. Dividend rates and APY may change as determined by the Board of Directors, however the interest rate and APY are fixed for CD and IRA Certificates and will be in effect for the term of the account. The APY is based on an assumption that interest/dividends will remain on deposit for one year or until maturity.

### Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of your statement cycle. The dividend rates shown on page 1 are as of the last dividend declaration date.

### Compounding and Crediting

Interest and dividends will be compounded and credited monthly per statement cycle for all deposit accounts.

### Accrual of Interest and Dividends

Interest and dividends will begin to accrue on all deposits when funds are posted to your account. For CDs, you may elect at account opening to have accrued interest transferred to a Savings or Checking account. This election will continue unless you notify us otherwise.

### Balance Information

The minimum balance required to open an account is stated on page 1. For all accounts, interest and dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day based on a 365-day year (366-day year during a leap year).

### Transaction Limitations

You may make up to six (6) pre-authorized, automatic, telephonic, or Online Banking transfers between your own non-transaction (savings and money market) accounts or to a third party's account during a calendar month. If a transfer request exceeds the six (6) transfer limitation, we may refuse or reverse the transfer and may assess excess transaction fees and may close your account. Health Savings Accounts are exempt from this restriction.

### Member Advantage Saving (MAS) & Checking (MAC) Accounts

Limit one Member Advantage Savings and one Member Advantage Checking Account per person.

Open a MAS and MAC account, sign up for free monthly eStatements, and make a monetary transaction using at least one of the following free electronic services:

- **Debit MasterCard** make purchases online, over the phone or in person,
- **Online and Telephone Banking** – make BECU loan or Visa payments or transfer funds between BECU accounts,
- **Bill Payment** – pay businesses or individuals, or
- **Direct Deposit** – setup a recurring monthly deposit from your paycheck or other monthly income.

In the event that you are not enrolled in the required services, your accounts will be converted to Member Share Savings and Checking account, thus earning rates applicable to such accounts.

### Early Saver

Limit one Early Saver Account per person. Requires you to be younger than 18 years old. Upon reaching 18 years of age, your Early Saver account will be converted to a Member Share Savings account, thus earning rates applicable to such account.

## CD AND IRA CERTIFICATE ACCOUNT INFORMATION

### Balance Information

\$500.00 opening balance but may be \$100 if the Add-To feature as described below is established.

### Maturity

Your CD and IRA Certificate accounts will mature within the term shown on page one or the maturity date shown on your monthly statement.

### Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal before the maturity date.

### Amount of Penalty

For CD and IRA Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account\*. The penalty schedule is as follows:

- Terms up to and including 12 months: 30 days interest
- Terms greater than 12 months: 90 days interest

\*12 Month Term equals 365 days

### How the Penalty Works

The penalty is calculated as a forfeiture of part or all of the interest and may include principal.

### Exceptions to Early Withdrawal Penalties

At our sole discretion, we may pay the account before maturity without imposing an early withdrawal penalty if the following circumstances exist:

- The death of the account holder.
- No fee shall be charged for Required Minimum Distributions, as such term is defined by the IRS. In addition, no penalty shall be charged to the member in the event of premature distribution due to permanent disability, substantially equal periodic payments prior to 59 1/2 (IRS Code 72T exception), distributions to the member's beneficiaries in the event of death, a direct IRA to IRA transfer from a Variable IRA Savings, or conversion of an IRA account within BECU.

**Note** - CD accounts may not be pledged, are nontransferable and non-assignable, except as collateral for a loan at BECU

### Renewal Policy

CD accounts will automatically renew for the lowest term in the CD term range (listed on page 1) at the interest rate in effect on the maturity date. However, all IRA CDs and the 12 and 24 month Bump CD products will renew for the same term at the interest rate in effect on the maturity date. A renewal notice will be sent to you at least 30 days prior to maturity. You will have a grace period of seven calendar days after the maturity date to select a different term, or withdraw the funds in the CD or IRA account without being charged an early withdrawal penalty.

### Bump Feature

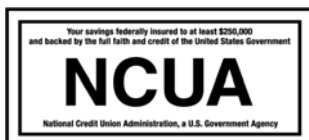
If you have a CD account with a bump feature, you may at any time during the term of your CD, request that we raise your rate to the current BECU published rate for the equivalent term Bump CD. You will then earn that higher rate for the remainder of the term. You may only exercise this feature one time during the term of the CD. Promotional rates made available in special offers are excluded.

### Add-To Feature

At account opening, or during the renewal seven day grace period **only**, you may establish a pre-authorized automatic recurring transfer to your CD. The minimum amount per automated, recurring transfer is \$25 and the maximum is \$500, not to exceed a total of \$1,000 per month. The transfer amount cannot be increased during the term of your CD; however, it can be reduced or discontinued at any time. Qualifying, transfer amounts added to your CD will earn your CD's current rate. The preauthorized recurring transfer feature will be canceled if a withdrawal of principal is made during the term of the CD. Additional deposits to the CD outside the parameters of the "Add-To" feature described above are not allowed; any such funds received will be deposited into the Member's Primary Share Savings Account.

### Veterans Family Fund (VFF) CD

Requires a signed agreement authorizing BECU to forward at least 1/2 of the interest earned at maturity to VFF. IRS reporting will include the full amount of interest earned; however, the VFF will send you a receipt with the amount of your contribution for tax purposes.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency