BECU CONSUMER ACCOUNT DISCLOSURE

Boeing Employees' Credit Union (BECU) is one of the nation's leading not-for-profit credit unions. We are committed to offering better rates, fewer fees and more affordable financial services. Learn more about BECU membership at **becu.org.**

The following deposit product information is applicable to consumer accounts at 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 Account Holder, Joint Account Holder, Authorized Signer, and authorized user of the account agrees to the terms and conditions in the BECU Consumer Account Disclosure and acknowledges that it is a part of the Account Agreements.

Rate Schedule Effective November 3, 2026

Member Savings & Checking

	Balance Requirement	Dividend or Interest Rate (%)	Annual Percentage Yield (APY) (%)
Member Advantage Savings*	$0.00 to $500.00	5.00	5.12
	$500.01+	0.20	0.20
Member Advantage Checking	$0.00 to $500.00	3.00	3.04
	$500.01+	0.10	0.10
Early Saver (under age 18)*	$0.00 to $500.00	5.00	5.12
	$500.01+	0.20	0.20
Member Share Savings*		0.20	0.20
Savings		0.20	0.20
Checking		0.05	0.05
Variable IRA Savings		0.20	0.20
Health Savings Account (HSA) Only Available to BECU & IDX Employees		0.50	0.50
Member Advantage Money Market	$0.00 to $9,999.99	0.35	0.35
	$10,000 to $24,999.99	2.00	2.02
	$25,000 to $49,999.99	2.30	2.32
	$50,000 to $99,999.99	2.35	2.38
	$100,000 to $249,999.99	2.45	2.48
	$250,000 to $499,999.99	2.55	2.58
	$500,000+	2.70	2.73
Money Market	$0.00 to $9,999.99	0.25	0.25
	$10,000 to $24,999.99	0.25	0.25
	$25,000 to $49,999.99	0.25	0.25
	$50,000 to $99,999.99	0.25	0.25
	$100,000 to $249,999.99	0.25	0.25
	$250,000 to $499,999.99	0.25	0.25
	$500,000+	0.25	0.25

Certificate of Deposit (CD)

	$500 – $49,999.99				$50,000 – $99,999.99				$100,000+			
			w/ Member Advantage				w/ Member Advantage				w/ Member Advantage	
Range or Term	**Rate (%)**	**APY (%)**	**Rate (%)**	**APY (%)**	**Rate (%)**	**APY (%)**	**Rate (%)**	**APY (%)**	**Rate (%)**	**APY (%)**	**Rate (%)**	**APY (%)**
3 – 5 month	1.39	1.40	1.98	2.00	1.39	1.40	1.98	2.00	1.39	1.40	1.98	2.00
6 – 11 month	1.49	1.50	1.98	2.00	1.49	1.50	1.98	2.00	1.49	1.50	1.98	2.00
12 – 17 month	2.23	2.25	3.69	3.75	2.23	2.25	3.69	3.75	2.23	2.25	3.98	4.05
18 – 23 month	1.79	1.80	2.28	2.30	1.79	1.80	2.28	2.30	1.79	1.80	2.28	2.30
24 – 35 month	1.74	1.75	2.23	2.25	1.74	1.75	2.23	2.25	1.74	1.75	2.23	2.25
36 – 47 month	1.44	1.45	1.93	1.95	1.44	1.45	1.93	1.95	1.44	1.45	1.93	1.95
48 – 59 month	1.19	1.20	1.69	1.70	1.19	1.20	1.69	1.70	1.19	1.20	1.69	1.70
60 month	1.14	1.15	1.64	1.65	1.14	1.15	1.64	1.65	1.14	1.15	1.64	1.65
12 month bump	1.79	1.80	2.28	2.30	1.79	1.80	2.28	2.30	1.79	1.80	2.28	2.30
24 month bump	1.69	1.70	2.18	2.20	1.74	1.75	2.23	2.25	1.74	1.75	2.23	2.25

IRA Certificate of Deposit (CD)

	$500 – $49,999.99				$50,000 – $99,999.99				$100,000 +			
			w/ Member Advantage				w/ Member Advantage				w/ Member Advantage	
Range or Term	**Rate (%)**	**APY (%)**	**Rate (%)**	**APY (%)**	**Rate (%)**	**APY (%)**	**Rate (%)**	**APY (%)**	**Rate (%)**	**APY (%)**	**Rate (%)**	**APY (%)**
12 month IRA	1.83	1.85	2.33	2.35	1.83	1.85	2.33	2.35	1.83	1.85	2.33	2.35
12 month bump IRA	1.83	1.85	2.33	2.35	1.83	1.85	2.33	2.35	1.83	1.85	2.33	2.35
18 month IRA	1.88	1.90	2.37	2.40	1.88	1.90	2.37	2.40	1.88	1.90	2.37	2.40
24 month IRA	1.59	1.60	2.08	2.10	1.59	1.60	2.08	2.10	1.59	1.60	2.08	2.10
24 month bump IRA	1.59	1.60	2.08	2.10	1.59	1.60	2.08	2.10	1.59	1.60	2.08	2.10
36 month IRA	1.44	1.45	1.93	1.95	1.44	1.45	1.93	1.95	1.44	1.45	1.93	1.95
48 month IRA	1.19	1.20	1.69	1.70	1.19	1.20	1.69	1.70	1.19	1.20	1.69	1.70
60 month IRA	1.14	1.15	1.64	1.65	1.14	1.15	1.64	1.65	1.14	1.15	1.64	1.65

*Establishing membership requires a Member Advantage Savings, an Early Saver, or a Member Share Savings account to be opened and maintained.

Fee Schedule

As a not-for-profit credit union, we are committed to offering fewer-to-no fees.

Non-Sufficient Funds (NSF) Fees**

NSF Fee	$10.00 per transaction for which the Available Balance is not sufficient to honor checks and/or ACH transactions (including digital payments) and the item or transaction is honored or posted to your account
NSF Fee – Uncollected	$10.00 per transaction for which deposited funds are uncollected (on hold) and the Available Balance is not sufficient to honor checks and/or ACH transactions (including digital payments) and the item or transaction is honored or posted to your account

**** A daily cap of up to five NSF Fees will be charged, and a daily cap of up to five NSF Fees – Uncollected fees will be charged.**

Cashier's Check Fee	$6.00 for each check	**Stop Payment Fee**	$25.00 per order
Wire Transfer Fee	$25.00 per Domestic outgoing wire transfer $35.00 per International outgoing wire transfer $0.00 per Domestic or International incoming wires		

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 are variable and may change after the account is opened as determined by BECU, 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 one are as of the last dividend declaration date. The account serving as the Member Share account earns dividends.

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

Accrual of Interest and Dividends
Interest and dividends will begin to accrue on deposits when funds are posted to applicable accounts. 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 one for applicable accounts. Checking accounts opened online may require a minimum opening deposit of $10. Savings or money market accounts opened online may require a $5 minimum opening deposit. 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 if the account was opened prior to February 29th).

Zero Dividend Accounts
No interest or dividends will be paid to any zero dividend account; regardless of any terms or conditions provided for by BECU. If or any reason whatsoever interest or dividends are paid to a zero dividend account, BECU may remove such interest or dividends without notice to you.

Member Advantage Accounts
Limit one Member Advantage Savings (MAS) and one Member Advantage Checking (MAC) account per person. May have multiple Member Advantage CDs and Money Market with Member Advantage (MMMA) accounts.

Open a MAS and MAC account, sign up for free monthly eStatements and make a monetary transaction each month using at least one of the following services:
- Debit MasterCard - make purchases online, over the phone or in person,
- Online or Telephone Banking – make BECU loan or credit card payments or transfer funds between BECU accounts, or
- Direct Deposit – setup a recurring monthly deposit into your BECU Checking account from your paycheck or other monthly income.

In the event that you do not satisfy the requirements above, your MAS, MAC, and MMMA accounts will be converted to Member Share Savings, Checking, and Money Market accounts respectively, thus earning rates applicable to such accounts.
Note – Member Advantage Accounts are only available to members 18 and over.

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
Required minimum $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* and is applied to the amount of principal withdrawn.
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 allow early withdrawals before maturity without imposing an early withdrawal penalty if any of the following circumstances exist:
- The death of the CD holder.
- The CD holder is declared legally incompetent by a court.

In addition, for IRA CDs
- If the IRA CD owner attains age 59 1/2 or is disabled (as defined in 26 U.S.C. 72(m)(7)) and the funds are taken as an IRS-reportable distribution. You will need to contact BECU and speak with a representative to have the early withdrawal penalty waived after notifying us that the withdrawal was an IRS-reportable distribution.
- 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 same term at the interest rate in effect on the maturity date. A 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 the disclosed BECU early withdrawal penalty (withdrawals made from an IRA CD may be subject to IRS tax penalties).

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 calendar day grace period **only**, you may establish a pre-authorized automatic recurring transfer to your CD 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 Share Savings Account.