

Important Information



The Annual Percentage Yield Earned

The APYE reflects the total amount of dividends actually earned for the statement period as a percentage of the actual average daily balance in the account. The APYE is affected by deposits and withdrawals during the period.

Electronic Billing Rights Summary

In Case of Error or Questions About Your Electronic Transfers

Telephone us at 206-439-5700 / 1-800-233-2328 or write us at P.O. Box 97050, Seattle, WA 98124-9750 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. Tell us your name and account number (if any). Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Additional Terms Regarding Your Personal Line Of Credit Account

The statement period for the Personal Line of Credit account begins on the second day of the month and ends on the first day of the following month. The Line of Credit payment amount will be the greater of \$25 or 2% of the outstanding balance which remains unpaid at the close of the business day after all transactions for the day have been entered on your subaccount on the statement closing date ("Ending Balance").

Finance Charges

Loans under Plan(s)

The unpaid principal balance is the amount which remains unpaid at the close of business each day after all transactions for the day have been entered. The Finance Charge based on your outstanding balance is computed by multiplying the unpaid principal balance of each loan by daily periodic rates and multiplying the results by the number of days since your last loan payment.

HELOC

The Finance Charge is determined by multiplying the unpaid balance in your account at the close of each day in the billing cycle by the daily periodic rate. The balance used to compute the Finance Charge is the unpaid balance each day after payments, credits and unpaid finance or late charges have been subtracted and any new advances, insurance premiums and/or other charges have been added.

A loan sixty days past-due enters accounting non-accrual and Finance Charges are no longer added to the account during the billing cycle, but debited from payments made.

Negative Information Reporting Notice

We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Fair Credit Billing Act Rights Summary

In Case of Error or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 97050, Seattle, WA 98124-9750 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule For Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)