

# Online Savings Certificate Rates



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**Rates effective February 3, 2026.** Minimum balance to open a Standard Certificate is \$500. Penalties may be imposed for early withdrawals. See “Truth-in-Savings disclosures for Savings Certificates and Individual Retirement Account (IRA) Certificates” for further details.

Term	Period of Term	Dividend Rate	APY*	Early Withdrawal Penalty
15 Months**	457 Days	3.94%	4.00%	180 days' Dividends
30 Months**	911 Days	3.70%	3.75%	180 days' Dividends

\*APY = Annual Percentage Yield \*\*New Money Only Special (see Disclosure 11)

Account Number: \_\_\_\_\_ Certificate Type: \_\_\_\_\_

Certificate Balance: \_\_\_\_\_ Certificate Term: \_\_\_\_\_

Annual Percentage Yield: \_\_\_\_\_ Maturity Date: \_\_\_\_\_

Maturity Instructions: \_\_\_\_\_ Dividend Instructions: \_\_\_\_\_

Maturity Instruction Details: \_\_\_\_\_ Dividend Instruction Details: \_\_\_\_\_

Term Start Date: \_\_\_\_\_

\_\_\_\_\_  
Signature Date

# Truth-in-Savings Disclosures for Savings Certificates and Individual Retirement Account (IRA) Certificates



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## TRUTH-IN-SAVINGS DISCLOSURES

This Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to your Certificate at Whatcom Educational Credit Union at this time. Each account holder agrees to the terms set forth in these Truth and Savings Disclosures and Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement.

Except as specifically described, the following disclosures apply to all of the accounts:

- 1. Rate Information.** The Dividend Rates and Annual Percentage Yields on your accounts are set forth on the reverse side. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the Account. The Annual Percentage Yield is based on an assumption that dividend earnings will remain on deposit until maturity. The withdrawal of earned dividends will reduce earnings.
- 2. Compounding and Crediting.** Dividends will be compounded and credited quarterly. The dividend period begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period.
- 3. Balance Information.** The minimum balances required to open each account are set forth on the reverse side. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.
- 4. Accrual of Dividend Earnings.** Dividends will begin to accrue on cash and noncash deposits (e.g., checks) on the business day you make the deposit to your account.
- 5. Transaction Limitations.** After your account is opened, you may not make additional deposits to your account. You may withdraw accrued, uncredited dividends upon the crediting date.
- 6. Maturity.** Your account will mature within the term set forth above or maturity date set forth on your Account Receipt or Renewal Notice.
- 7. Early Withdrawal Penalty.** We must impose a penalty if you withdraw any of the principal before the maturity date.
  - a. Amount of Penalty.** The amount of the early withdrawal penalty is based on the term of your account. The penalty is as follows: for terms of 6 months-90 days' dividends; for terms of 12 months to 36 months-180 days' dividends; for terms of 48 months to 60 months-360 days dividends, based on the current applicable Dividend Rate and the total amount of the withdrawal.
  - b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been earned or as a forfeiture of the principal of the account.
  - c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:
    - When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
    - Required minimum distributions are paid without penalty on Individual Retirement Account (IRA) Certificates of deposit.
- 8. Returned Mail Fee.** A \$5.00 per month Returned Mail Fee will be imposed if mail is returned to WECU due to an incorrect address.
- 9. Renewal Policy.** Your account will automatically renew for another term upon maturity. We will notify you 30 days prior to maturity and inform you of the renewal terms we will offer upon maturity. Your account will automatically rollover under the current terms of your Account and at the dividend rate and annual percentage yield offered at that time for a certificate account of the same term. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.
- 10. Nontransferable/Nonnegotiable.** Your account is non-transferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.
- 11. 15-Month & 30-Month Certificate Special.** The 15-month and 30-month certificate specials are being offered on new money deposited for a limited time and may end without notice. New money is defined as funds that were not at WECU, in any account prior to taking advantage of this certificate special. The certificate can only be opened online and must be opened online to qualify for the rate. These are non-renewable certificates. The 15-month certificate will automatically renew into a 12-month term, and the 30-Month certificate will automatically renew into a 24-month term, each at the published rate for the product unless you have selected a different term prior to maturity. These certificate online specials are not available for IRA or Business certificates. All other terms and conditions are subject to the Account Agreement and Truth in Savings Disclosures.

The rates appearing in the Schedule on the reverse side are accurate and effective for certificate accounts as of the Effective Date indicated. WECU may offer other rates on new certificates after the effective date, without notice. Fees could reduce earnings. If you have any questions or require current rate information on your accounts, please call WECU at 360-676-1168, toll free 800-525-8703 or TTY 800-833-6388.

