

Savings and Checking



SELCO RATE AND FEE SCHEDULE

This Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to Savings and Checking accounts at SELCO Community Credit Union. SELCO may offer other rates and fees or amend the rates and fees in this Schedule from time to time. Each account holder agrees to the terms set forth on this Schedule and acknowledges that it is a part of the applicable Membership and Account Agreement. Rates are variable and may change after the account is opened, and fees may reduce earnings.

Rates Effective Tuesday, April 30, 2024

(rates subject to change without notice)

SAVINGS ACCOUNTS	Minimum Opening Balance	Minimum Required Balance	Balance Method	Monthly Service Charge	Rate Tiers	Dividend Rate	Annual Percentage Yield
Membership Savings / Simple Savings The Membership Savings account opens your credit union membership with a one-time \$5 membership fee (in addition to the minimum opening balance). Simple Savings is a secondary savings account.	\$5	\$5	Daily	\$7 for single service households if balance falls below \$100 during the month.	\$0 - \$499.99 \$500 - \$2,499.99 \$2,500 - \$9,999.99 \$10,000 +	0.10 % 0.20 % 0.35 % 0.55 %	0.10 % 0.20 % 0.35 % 0.55 %
Cultivate Savings A rainy-day savings account with exceptional dividends on the first \$1,000 saved. Limit one Cultivate or Vault account per membership.	\$5	--	Daily	--	\$0 - \$499.99 \$500 - \$999.99 \$1,000 - \$2,499.99 \$2,500 - \$9,999.99 \$10,000 +	4.88 % 2.96 % 0.20 % 0.35 % 0.55 %	5.00 % 3.00 % 0.20 % 0.35 % 0.55 %
Vault Youth Savings Children 17 and under earn exceptional dividends on the first \$1,000 saved. A one-time \$5 membership fee (in addition to the minimum opening balance) opens your credit union membership. Limit one Cultivate or Vault account per membership.	\$5	\$5	Daily	--	\$0 - \$499.99 \$500 - \$999.99 \$1,000 - \$2,499.99 \$2,500 - \$9,999.99 \$10,000 +	4.88 % 2.96 % 0.20 % 0.35 % 0.55 %	5.00 % 3.00 % 0.20 % 0.35 % 0.55 %
Money Market Ideal for balances of \$1,000 or more. No withdrawal penalty.	\$1,000	--	Daily	--	\$0-\$999.99 \$1,000 +	0.05 % 1.54 %	0.05 % 1.55 %
Investor Plus Ideal for balances of \$10,000 or more. Make up to 3 withdrawals monthly.	\$10,000	\$10,000	Daily	--	\$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$249,999 \$250,000 +	0.00 % 1.19 % 1.98 % 2.23 %	0.00 % 1.20 % 2.00 % 2.25 %
Health Savings Account (HSA) Pairs with any federally qualified high deductible health plan as a tax advantaged savings vehicle; no setup or monthly service fee.	--	--	Daily	--	\$0 - \$499.99 \$500 - \$2,499.99 \$2,500 - \$9,999.99 \$10,000 +	0.10 % 0.20 % 0.35 % 0.55 %	0.10 % 0.20 % 0.35 % 0.55 %
IRA (Individual Retirement Account) Establish retirement savings as a traditional, Roth, or SEP account; no setup or monthly service fee.	\$5	\$5	Daily	--	\$0 +	1.04 %	1.05 %
Premium IRA Ideal for traditional or Roth IRA balances of \$10,000 or more; no setup or monthly service fee.	\$10,000	--	Daily	--	\$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$249,999 \$250,000 +	0.95 % 1.29 % 1.73 % 1.98 %	0.95 % 1.30 % 1.75 % 2.00 %
CHECKING ACCOUNTS	Minimum Opening Balance	Minimum Required Balance	Balance Method	Monthly Service Charge	Rate Tiers	Dividend Rate	Annual Percentage Yield
Select Checking A traditional checking account with no monthly service charge or minimum balance requirement and an optional interest-bearing upgrade.	--	--	--	--	--	--	--
Select Checking with Interest Upgrade	--	--	Daily	\$5 if balance drops below \$500	\$0 - \$2,499.99 \$2,500 - \$9,999.99 \$10,000 +	0.15 % 0.25 % 0.35 %	0.15 % 0.25 % 0.35 %
Link Digital Checking A connected rewards account built around digital banking, with free overdraft protection and waived ATM fees. Requires digital banking and eStatements. Earn monthly round-up savings matches (up to \$7) with: • Minimum \$250 ACH deposits and • Minimum 12 debit or credit card purchases	--	--	--	--	--	--	--
Elevate Checking A credit builder account that prepares members for eventual graduation to Select Checking or Link Digital Checking.	--	--	--	None for the basic account; \$10 for optional Elevate Courtesy Pay coverage	--	--	--

