

Save to Win® Savings Accounts

Truth in Savings Disclosures



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Effective date: April 1, 2025

These Truth in Savings Disclosures set forth current conditions, rates, fees and charges applicable to your Save to Win® Savings Account at American Lake Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on these Truth in Savings Disclosures and acknowledges they are part of the Membership and Account Agreement.

Accounts	Annual Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Daily Balance to Earn Dividends	Minimum Balance to Avoid Fee	Dividends Compounded/Credited
Save to Win® Savings						
\$ 0.00 – \$ 500.00	1.342%	1.35%	\$ 25.00	\$ 0.00 – \$ 500.00	-	Monthly
\$ 500.01 – \$ 1,000.00	0.847%	0.85%		\$ 500.01 – \$ 1,000.00		
\$ 1,000.01 – \$ 5,000.00	0.499%	0.50%		\$ 1,000.01 – \$ 5,000.00		
\$ 5,000.01 +	0.449%	0.45%		\$ 5,000.01 +		

TRUTH IN SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to all the accounts above.

- 1. Rate Information.** The Dividend Rates and Annual Percentage Yields on all accounts are set forth above and may change daily as determined by the Board of Directors. 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 Save to Win® Savings Account is a tiered rate account. The applicable dividend rate and corresponding APY specified for a tier will apply only to the portion of the account balance that is within the tier. The dividend rates and range of APY(s) may vary depending on account balance and are listed for each tier in our Truth in Savings Disclosure. Withdrawals will reduce earnings.
- 2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rates and Annual Percentage Yield set forth above are accurate as of the Effective Date, which the Credit Union anticipates paying for the applicable dividend period.
- 3. Compounding and Crediting.** For Save to Win® Savings Accounts, dividends will be compounded and credited monthly. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.
- 4. Accrual of Dividends.** Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- 5. Balance Information.**
 - The minimum balance required to open each account is set forth above.
 - The applicable dividend rate and corresponding APY specified for a tier will apply only to the portion of the account balance that is within the tier.
 - Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.
- 6. Account Limitations.**
 - Savings Promotion Raffle: So long as your Save to Win® Savings Account remains in good standing, for every \$25.00 increase in month over month balance, the account holder will earn one entry (up to 100 entries per month/300 entries per quarter/1,200 entries per year) into the **Save to Win®** Savings Promotion Raffle. The Savings Promotion Raffle begins on January 1 of the current year and ends December 31. The Official Rules for the Savings Promotion Raffle can be found online at www.savetowin.org and are provided upon opening the account.
 - Each member can only have one Save to Win® Savings Account at any given time, regardless of number of accounts the member maintains. Eligibility restrictions for one per member will be based on the primary members social security number (SSN).

Account Fee Schedule	
Save to Win® Account Fees	
Non-Sufficient Funds (NSF) – Paid	\$30 per transaction for which the available balance is not sufficient
Non-Sufficient Funds (NSF) – Returned	\$30 per transaction for which the available balance is not sufficient
<i>Courtesy Pay Fee, Non-Sufficient Funds (NSF) – Paid and Non-Sufficient Funds (NSF) – Returned fees are all per transaction for which the available balance is not sufficient for the transaction.</i>	
ACH Origination NSF	\$25 for each item
One Time ACH Origination	\$25 per occurrence
Returned Deposit Items	\$25 per returned transaction
Rapid Pay Fee (In person/phone)	\$25 each request
Rapid Pay Fee (online)	\$15 each request
Copies of Statements, History Print Out	\$1 each occurrence, no fee if a credit union error is involved
Cashier's Checks	\$3 per check. No fee if check is payable to the member. \$1 fee for photocopy of corporate check. \$20 fee for stop payment request.
Money Orders	\$2 each
Wire Transfers/Western Union	\$20 each domestic outgoing wire \$15 reoccurring \$35 each foreign outgoing wire \$15 Western Union
Returned Statement Fee	\$3 per occurrence

Accounts above as of the Effective Date indicated above. The Credit Union may offer other rates in the future. If you have any questions or require current rate information on your accounts, please call the Credit Union.

