



Integration Guide

Sound Credit Union and Washington Business Bank

Understanding Your Account Transition





Hello!

Welcome to **Sound Credit Union!**

As we move through the final stages of the acquisition process, Washington Business Bank (WBB) accounts and services will be integrated with Sound Credit Union (Sound) on June 27, 2025. At the completion of account integration, our full line of financial products and services, along with an increased local branch network, will be available to you.

The following pages of this guide contain important information about the transition of your accounts and services to Sound. Please review the guide and contact us with any questions.

Visit **soundcu.com/welcome-wabizbank** for the most up-to-date information as we work to provide a smooth onboarding experience for you.

Again, welcome to Sound!

Sincerely,

The Sound Credit Union Team



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Account Integration Weekend Schedule

The integration of accounts will start on Friday, June 27, 2025. Please see the schedule below showing service availability during the integration weekend.

Account Access	Fri, June 27
Downtown Olympia Branch (formerly Washington Business Bank)	9:00 AM - 5:00 PM (regular hours)
Sound Branches	No WBB transactions
Sound Contact Center Hours	No WBB transactions
Washington Business Bank Website (wabizbank.com)	Available
WBB Online & Mobile Banking (Business/Cash Management)	Available until 5:00 PM
WBB Online & Mobile Banking (Personal)	Available until 5:00 PM New users – last day to enroll is June 22
WBB Bill Pay	June 22 at 11:59 PM is the last time to access the WBB Bill Pay system. All bills must be scheduled by this time and meet the final “send on” date of June 27.
WBB eStatements	Statements available in WBB online banking until 5:00 PM
WBB Debit Cards (Retail, Business and HSA)	Use WBB debit card until 5:00 PM

All times noted above are Pacific Time. Branch hours and services noted in this table impact the Downtown Olympia Branch (formerly Washington Business Bank) only. All other Sound branches will operate on normal business hours.

Visit **soundcu.com/welcome-wabizbank** for the most up-to-date information regarding availability of services. To learn more about enrolling in Sound's services, read through this guide or visit any Sound branch starting June 30.

Sat, June 28	Sun, June 29	Mon, June 30
Closed	Closed	All transactions
No WBB transactions	Closed	All transactions
No WBB transactions	Closed	All transactions
Available for reference only		Visit soundcu.com
Unavailable		Enroll at soundcu.com starting at 9:00 AM. See page 16 for more details.
Unavailable		Enroll at soundcu.com or download Sound's mobile app starting at 9:00 AM. See page 26 for details.
Unavailable		Enroll in Sound Digital Banking starting at 9:00 AM. See pages 16 & 26 for details.
Unavailable		Enroll in Sound Digital Banking starting at 9:00 AM. See pages 17 & 27 for details.
Unavailable		Activate and start using Sound debit card at 9:00 AM.

Account Integration

Sound Credit Union welcomes you as a member and we're looking forward to serving your financial needs.

New Member Number

As a primary account holder you will be given a member number. Your member number identifies you and your deposit and loan accounts when interacting with Sound (e.g. calling our Contact Center or enrolling in digital banking). Depending on your account setup, you may have more than one member number. Watch your mailbox in mid-June for a letter containing your new member number(s).

About Sound Member Numbers and Share IDs

Each membership at Sound is opened with a Prime Savings (or Share) account. This is a requirement for all account types at Sound. No minimum balance or activity is required.


Each account that falls under your new member number will be identified by a two-digit suffix added to the end. You will see this structure used on your account statements and within digital banking.

Here's an example of what the membership and share structure at Sound may look like:

Sam is a member of Sound Credit Union, and his member number is 123654. Inside his membership, he has several deposit accounts (or shares), each with their own Share ID.

- One (1) savings account
- Two (2) checking accounts
- One (1) Certificate

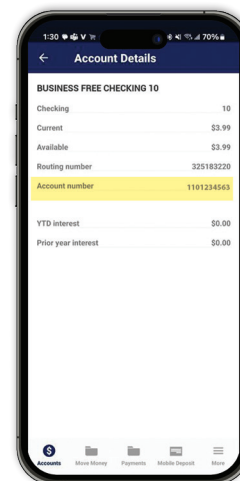
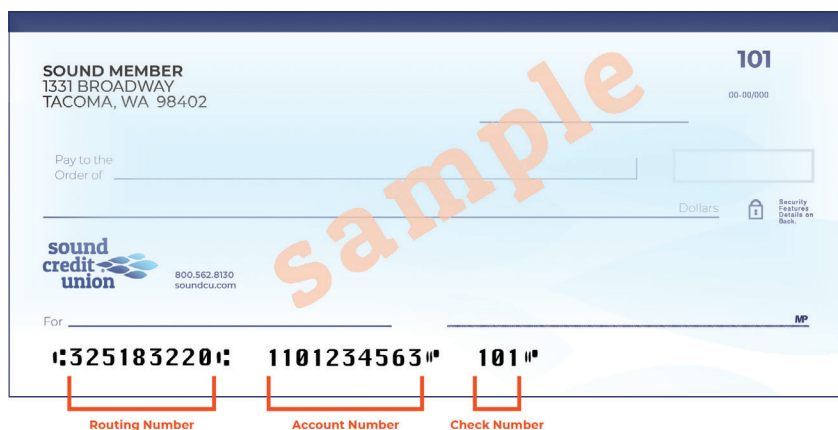
Sam's Membership	Sam's Accounts (or Shares)	That Account's Share ID	Example
123654	Prime Savings	00	123654-00
	Free Checking 1	10	123654-10
	Free Checking 2	11	123654-11
	Certificate	30	123654-30

**Checklist Item:** Stop by the WBB branch by June 27 to make sure your account information, such as address, phone number, birth date, Social Security Number and email are current on your account.

If you have questions about your account structure after integration, please give us a call or stop by any branch.

Account Number

Your account safety and security are important to us. As a result, every share (aka deposit account) will be assigned a new, unique account number. Find your account number in digital banking or on the bottom of your checks. Use your account number when setting up direct deposit, automatic deductions and ACH transactions. **Your account number is different than your member number.**



New Routing Number: 325183220

Begin using Sound's routing number, 325183220, on June 30, 2025 for accounts that transitioned to Sound.

- **Checklist Item:** Note Sound's routing number and determine your account number for direct deposit, automatic withdrawals and ACH transactions. Your account number can be found on your new Sound checks or in digital banking under "Account Details".

Direct Deposit, Automatic Payments and Withdrawals, ACH

Automatic transfers, deposits and withdrawals will continue to post to your Sound account as they had to your Washington Business Bank account.

These transactions will be redirected from Washington Business Bank to Sound. However, we recommend you update your new routing and account numbers with any person or company who automatically debits or credits your account.

Statements

All Washington Business Bank account holders will receive a final paper statement, even if you're enrolled in electronic statements, in early July. This statement will show accounts, balances, transactions and interest paid.


All Sound checking account holders receive statements monthly. Savings and Certificate account holders receive quarterly statements. Depending on the account you have, your Sound statements will be mailed on this timeline. Paper statements will be sent unless you enroll in eStatements through digital banking. If you currently have electronic statements at WBB, you will need to re-enroll with Sound.

Note: Sound does not suppress account holder names on personal statements. The primary name and one joint owner, if applicable, will display on the address portion of the statement. Additionally, up to six joint names may display on your Sound statement.

Account History

WBB account history will be available for a limited time at the Downtown Olympia (Washington Business Bank) branch, after Account Integration.

WBB account history will not transfer to Sound.

 **Checklist Item:** We encourage you to download and/or print your statements prior to integration. Washington Business Bank statements will not be available in Online Banking after integration. The last day to access Washington Business Bank Online Banking is June 27, 2025 at 5:00 PM Pacific Time.

[illegible]

Business Account Transition

Business Savings and Money Market Accounts

All Washington Business Bank members will be given a Business Savings account which establishes membership at Sound. This account unlocks the benefits and additional services available to you and has no minimum balance or activity requirement. Visit soundcu.com for current rates and additional account information.

Washington Business Bank Account	Sound Account	Features and Benefits
Business Savings	Business Savings	<ul style="list-style-type: none">• No fees or minimum balance to open
Business Money Market	High Yield Business Money Market	<ul style="list-style-type: none">• No monthly fee• Competitive tiered rates

Business Certificate Accounts

The description of your Certificate Account may change at Account Integration; however, the current maturity date and APR of your Washington Business Bank Certificate Account(s) will remain the same. At maturity, it will automatically roll into the Sound account designated below unless you choose to withdraw the funds or reinvest into a different savings product at maturity. Visit soundcu.com for current rates, complete features and benefits.

Washington Business Bank Account	New Sound Account
Standard Certificates	
6 Month Certificate	6 Month Certificate
12 Month Certificate	12 Month Certificate
13 Month Certificate	
21 Month Certificate	24 Month Certificate
24 Month Certificate	
25 Month Certificate	
36 Month Certificate	36 Month Certificate
48 Month Certificate	48 Month Certificate
60 Month Certificate	60 Month Certificate
Jumbo Certificates Requires a balance equal to or greater than \$100,000.	
6 Month Certificate	6 Month Jumbo Certificate
12 Month Certificate	12 Month Jumbo Certificate
13 Month Certificate	
21 Month Certificate	24 Month Jumbo Certificate
24 Month Certificate	
25 Month Certificate	
36 Month Certificate	36 Month Jumbo Certificate
60 Month Certificate	60 Month Jumbo Certificate

Business Checking Accounts

We’ve matched you with a great Sound business checking account based on the features and benefits of your Washington Business Bank account. Visit soundcu.com for complete details on each account.

Washington Business Bank Account	Sound Account	Features and Benefits
Value Business Checking	Free Business Checking	<ul style="list-style-type: none"> • No monthly fee • No minimum balance requirement • See enclosed Business Account Rate & Fee Schedule for details
Core Business Checking	Business Analysis Checking	<ul style="list-style-type: none"> • Earnings credit used to offset account fees • See enclosed Business Account Rate & Fee Schedule for details
IOLTA	IOLTA	<ul style="list-style-type: none"> • Lawyers Trust Account

Using and Ordering Checks

Sound checks can be ordered at a branch beginning June 30. Washington Business Bank checks used through June 27, 2026 will clear your new Sound checking account. To avoid disruption in check clearing, we encourage you to order new Sound checks after account integration. Once received, we recommend you shred your Washington Business Bank checks or bring them to us to shred.

Check Discounts

Exclusively for Washington Business Bank members, the following discounts are available upon request on your first order of new Sound checks:

Sound Personal Checks:

- \$10 off checks ordered June 30 – October 31, 2025
- \$5 off checks ordered November 1, 2025 – January 31, 2026

Sound Business Checks:

- \$50 off checks ordered June 30 – October 31, 2025
- \$25 off checks ordered November 1, 2025 – January 31, 2026

Notes:

Cash Management/Business Digital Banking

Manage Your Business When or Where You Want

Experience the convenience of Sound's mobile and online banking services (Business Digital Banking), designed to help you manage your business' finances easily.

Enrollment

Starting June 30, you can enroll in Business Digital Banking at soundcu.com. Once enrolled you'll be able to view balances, deposit checks, pay bills, send money and much more.

What you will need to enroll:

- Member number (watch for this in the mail in mid-June)
- TIN/EIN
- Access to your current email address

During enrollment, you will be prompted to create a business contact and at least one administrator. Within one business day, each Business Online Banking Administrator will receive two separate emails with their login credentials from businessdepositservices@soundcu.com.

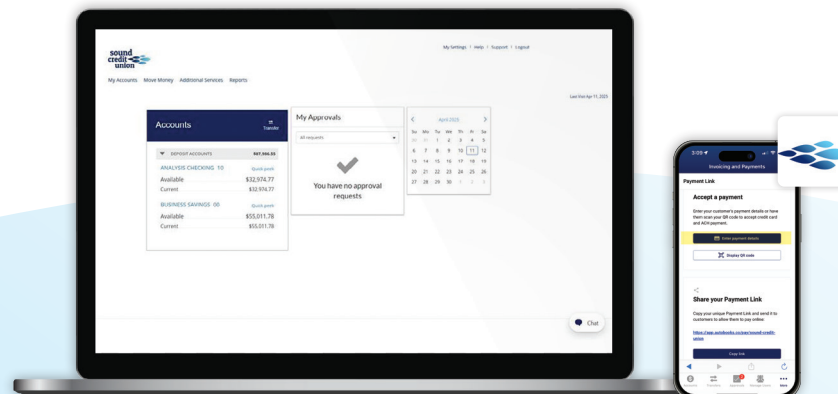
Please note, the information will expire in 24 hours. If an Administrator is unable to sign on before that time, please call or email Business Deposit Services for assistance.

- **Phone:** 253.383.2016 ext. 8300
- **Email:** businessdepositservices@soundcu.com

You will receive an additional email from our Business Deposit Services Team with a User Guide on how to add Entitled Users.

If you selected Bill Pay or Mobile Banking, these will be added to your Business Digital Banking automatically. If you selected ACH, Online Wires, or Remote Deposit Capture (RDC), you will be contacted directly by one of our Business Deposit Services Team members.

The TIN/EIN for your business can only be used once to enroll within the system. If you have more than one account that shares the same TIN/EIN, please contact Business Deposit Services starting on June 30 for assistance enrolling additional accounts or viewing multiple accounts under a single login.



Download our
★★★★★
4.7 star rated
Mobile App!



eStatements

Enroll in eStatements online or via the mobile app beginning June 30. Once enrolled, you will receive account statements and notices electronically. Please note that previous WBB account statements will not be available in the new system.

IMPORTANT

Bill Pay

Your Washington Business Bank payees, recurring and future-dated payments and settings will not transfer to Sound's Bill Pay system. We encourage you to save or print your Bill Pay information now in preparation for creating your payees after you enroll in Sound Digital Banking.

To ensure your current Bill Pay transactions occur without interruption, all payments must be scheduled by June 22 with a "send on" date no later than June 27. Any scheduled payments with a "send on" date later than June 27 will be cancelled and will need to be rescheduled on Sound's Bill Pay system beginning June 30.

Checklist Item: Download and/or print your Washington Business Bank Bill Pay payees and payment schedule prior to June 22.

Additional Services

Explore the exciting services Sound offers within Business Digital Banking, including:

- **Autobooks:** Invoicing and Payments, powered by Autobooks, includes everything you need to get paid and stay on top of customer payments.
- **ACH Origination:** ACH (Automated Clearing House) transfers give you the ability to electronically collect payments from your customers or clients and make employee payroll and vendor payments.
- **Wires:** Initiate domestic and/or international wire transfers.
- **Remote Deposit Capture:** Remote Deposit Capture (RDC) lets you scan and deposit multiple checks per deposit from your home or office using a check scanner. RDC deposits are not subject to standard hold times, meaning your deposits may be available as soon as the same day.
- **Pay Anyone:** Send money easily to almost anyone using their email or mobile phone number.
- **External Transfers:** Seamlessly transfer money between your Sound business account and accounts at other financial institutions.
- **And much more!**

*Eligibility requirements and restrictions may apply. Application required and subject to credit approval. Fees may apply; please visit soundcu.com/rates/business/ for a full list of Business Account Fees.

WBB Cash Management Services

Sound's Business Deposit Services Team is working with business members using WBB's cash management services (ACH, Wires, and Remote Deposit Capture) individually to guide you through the process of transitioning your accounts and cash management services before our system conversion on June 27. If you have not already transitioned your accounts and services, please call or email Business Deposit Services for assistance.

- **Phone:** 253.383.2016 ext. 8300
- **Email:** businessdepositservices@soundcu.com

Business Loan Transition

Payments, Due Dates and Loan Terms

Once your WBB loan is integrated into Sound's system, your loan payment amount, due date, and term will remain the same. After the loan integration process is completed, your loan will function exactly as it currently does.

Loan Rates

There will be no changes to your existing business loan rate(s). If your loan has a variable rate, it will continue to automatically change according to the index that your Washington Business Bank Promissory Note outlines. Refer to your original Promissory Note to determine if your loan has a variable rate and when rate adjustment will occur.

Statements and Billing Cycles

It is important to note that your monthly billing statement cycle is changing to the first of each month, beginning in July. Your payment due date will remain the same and there will be no changes to your interest calculation or payment amount. There will, however, be changes to the look and feel of your statement.

If your WBB loan is an interest-only loan or a line of credit, please note the following:

- After loan integration, making more than one payment within a billing cycle will no longer advance your loan payment date.
- Any additional payments made within the same month will reduce your principal balance.

ACH (Electronic Payments)

If you currently make your loan payments electronically or through ACH, a new ACH Debit Authorization will need to be completed. Sound Business Lending Support will contact you prior to the June integration date to help facilitate the process.

For questions regarding your business loan, please contact our Business Lending Team for assistance.

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Personal Account Transition

Savings, Money Market Accounts and HSA Certificates

All Washington Business Bank clients will be given a Prime Savings account which establishes membership at Sound. This account unlocks the benefits and additional services available to you and has no minimum balance or activity requirement. Visit soundcu.com for current rates and additional account information.

Washington Business Bank Account	Sound Account	Features and Benefits
Personal Savings	Prime Savings	<ul style="list-style-type: none">• No monthly fee• No minimum balance requirement
Personal Money Market	High Yield Money Market	<ul style="list-style-type: none">• Earns tiered dividends• No monthly service fee
Health Savings Account	HSA Checking Account	<ul style="list-style-type: none">• Earns dividends• Access with debit card or checks
Health Savings Certificate of Deposit*		

*Sound does not offer HSA Certificates of Deposit, so all Washington Business Bank Health Savings Certificates of Deposit will receive the anticipated dividends prior to account integration on June 27, 2025. At that time the certificate will be closed. The dividends will be deposited into your Washington Business Bank Health Savings account, which will be transferred to a Sound HSA Checking Account at integration.

Checking Accounts

We've matched you with the perfect Sound checking account. Visit soundcu.com for more features and benefits.

Washington Business Bank Account	Sound Account	Features and Benefits
Personal Checking	Free Checking	<ul style="list-style-type: none">• No monthly fee• No minimum balance requirement
50 Club Checking		
Founder's Checking		

Ordering and Using Checks

Sound checks can be ordered at a branch beginning June 30. Washington Business Bank checks used through June 27, 2026 will clear your new Sound checking account. To avoid disruption in check clearing, we encourage you to order new Sound checks after account integration. Once received, we recommend you shred your Washington Business Bank checks or bring them to us to shred.

Check Discounts:

Exclusively for Washington Business Bank members, the following discounts are available upon request on your first order of new Sound checks:

Sound Personal Checks:

- \$10 off checks ordered June 30 – October 31, 2025
- \$5 off checks ordered November 1, 2025 – January 31, 2026

Sound Business Checks:

- \$50 off checks ordered June 30 – October 31, 2025
- \$25 off checks ordered November 1, 2025 – January 31, 2026

Personal Certificate Accounts

The description of your Certificate Account may change at Account Integration, however the current maturity date and APR of your Washington Business Bank Certificate Account(s) will remain the same. At maturity, it will automatically roll into the Sound account designated below unless you choose to withdraw the funds or reinvest into a different savings product. Visit soundcu.com for current rates, complete features and benefits.

Washington Business Bank Account	New Sound Account
Standard Certificates	
6 Month Certificate	6 Month Certificate
12 Month Certificate	12 Month Certificate
13 Month Certificate	
21 Month Certificate	24 Month Certificate
24 Month Certificate	
25 Month Certificate	
36 Month Certificate	36 Month Certificate
48 Month Certificate	48 Month Certificate
60 Month Certificate	60 Month Certificate
Jumbo Certificates Requires a balance equal to or greater than \$100,000.	
6 Month Certificate	6 Month Jumbo Certificate
12 Month Certificate	12 Month Jumbo Certificate
13 Month Certificate	
21 Month Certificate	24 Month Jumbo Certificate
24 Month Certificate	
25 Month Certificate	
36 Month Certificate	36 Month Jumbo Certificate
60 Month Certificate	60 Month Jumbo Certificate

Personal Account

Debit Cards

You will receive your new Sound debit card by late June. A card will also be sent to all joint owners with a Washington Business Bank debit card. Your new card(s) will arrive in a plain, unmarked business envelope. Be sure to watch your mailbox.

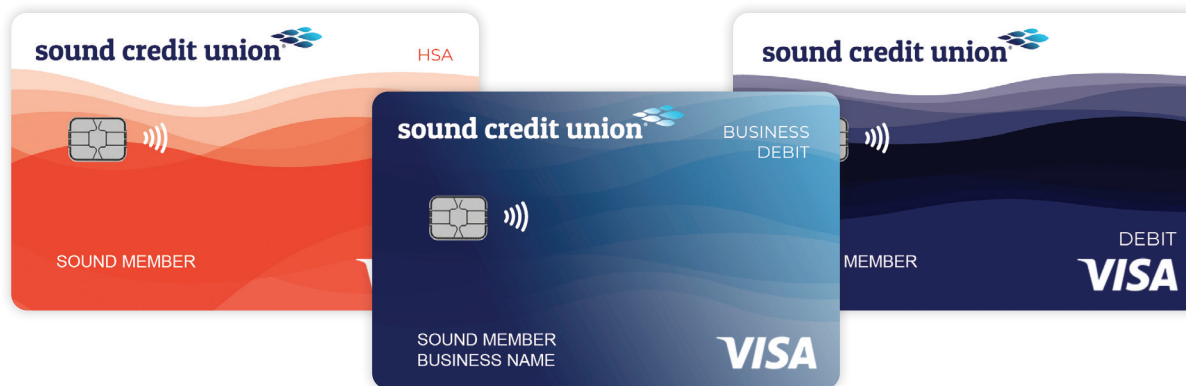
As a security precaution, if you have not used your Washington Business Bank debit card in the last 12 months, neither you nor your joint owners will automatically receive a Sound debit card. Call or stop by any Sound branch to request a card beginning the week of June 30.

Continue using your Washington Business Bank debit card until 5:00 PM Pacific Time on June 27, 2025. Your Sound debit card will be available for use on June 30 at 9:00 AM Pacific Time. If your card is available earlier, we will post that information at soundcu.com/welcome-wabizbank. Please check this webpage for real time updates.

Automatic Payments from your Debit Card

If you have any recurring payments or bills paid with your Washington Business Bank debit card, make sure to contact the company after June 28 with your new Sound debit card number. Transactions on a Washington Business Bank debit card made after June 27, 2025 at 5:00 PM may be rejected.

- Checklist Item:** Activate and begin using your new Sound debit card anytime after June 30 at 9:00 AM. Provide your new debit card number to any companies or subscription services for automatic payment.




Overdraft Protection

If an overdraft happens on your account, you have two easy-access options to cover it.

Current Options	How it works
Automatic Transfer from Savings	If an overdraft occurs, funds from your savings account will be transferred in the actual dollar amount to cover them. There is a \$5 fee each day a transfer occurs. This service will be automatically added to your account during integration. Notify us after June 30, 2025 if you do not want this service.
Courtesy Pay	<p>This program offers two levels of overdraft coverage, Basic and Complete, for eligible checking accounts. Courtesy Pay program limits are available to accounts in good standing. They will receive a \$500 Courtesy Pay limit and may be eligible for a higher limit based on ACH deposit activity. This service has a \$29 per item fee and you are only charged if you use it. You have 30 days to repay the overdraft amount and fee(s). There is a maximum of five (5) Courtesy Pay fees per day for overdrawing each checking share on the account.</p> <p>BASIC (No Action Required) Covers overdrafts from checking and automatic withdrawals (ACH). All checking accounts will automatically receive \$500 of Basic coverage. Your Courtesy Pay privilege amount is re-evaluated on the first of every month and is based on the previous 90-days median deposit amount. If your deposit amount changes, your Courtesy Pay privilege amount may change without notice. Notify us after June 30, 2025, if you do not want this service.</p> <p>COMPLETE (Opt-in Required) Covers overdrafts from checks, automatic withdrawals (ACH), ATM transactions and debit card transactions. If you would like to add this service to your account, stop by any branch to sign up or enroll within Online Banking starting June 30, 2025.</p>

Additional overdraft protection options are available with a Sound Line of Credit or Visa Credit Card.

 **Checklist Item:** Review the overdraft protection options above and choose whether to opt-in for Complete Courtesy Pay coverage in Online Banking, over the phone or at any branch.

[illegible]

Personal Digital Banking

Manage Your Money on Your Time

Experience the convenience of Sound's Mobile and Online Banking services (Digital Banking), designed to help you manage your finances easily.

Enrollment

Starting June 30, primary account holders can enroll in Digital Banking through the mobile app or at soundcu.com. Please note, joint account holders are not able to enroll in Digital Banking at this time.

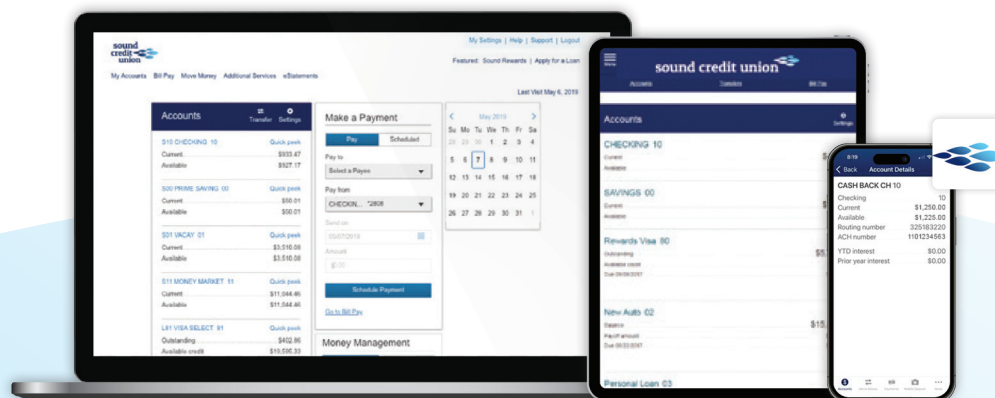
What you will need to enroll:

- Member number (watch for this in the mail by mid to late June)
- Social Security number
- Date of birth

During enrollment, you will be prompted to create a user ID and password and enable multi-factor authentication for added security.

Once enrolled you'll be able to view balances, deposit checks, pay bills, send money and much more.

If you have multiple accounts and wish to view them under a single login, please contact us starting June 30, and we'll assist you in linking your accounts.



Download our
★★★★★
4.7 star rated
Mobile App!



eStatements

Enroll in eStatements online or via the mobile app beginning June 30. Once enrolled, you will receive account statements and notices electronically. Please note that previous WBB account statements will not be available in the new system.

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To ensure your current Bill Pay transactions occur without interruption, all payments must be scheduled by June 22 with a "send on" date no later than June 27. Any scheduled payments with a "send on" date later than June 27 will be cancelled and will need to be rescheduled on Sound's Bill Pay system beginning June 30.

Checklist Item: Download and/or print your Washington Business Bank Bill Pay payees and payment schedule prior to June 22.

Additional Services

Explore the exciting services Sound offers within Digital Banking, including:

- **Mobile Deposit:** Easily deposit checks to your account anytime, from anywhere! Simply snap a photo of your check and deposit it securely using our mobile app.
- **Credit Score:** Enjoy free access to your latest credit score and report, along with real-time credit monitoring.
- **Card Management:** Quickly suspend your credit or debit card if misplaced for added security.
- **Pay Anyone:** Send money easily to friends and family using their email or mobile phone number.
- **External Transfers:** Seamlessly transfer money between your Sound account and accounts at other financial institutions.
- **Money Management:** Take advantage of free budgeting and goal-setting tools to help you better manage your finances.
- **And much more!**

Checklist

Now: May 2025

- Ensure your account information (address, email, phone, birthdate and Social Security Number) is current with Washington Business Bank.
- Review the Account Integration Weekend schedule on page 6 and take note of when the branch and services will be unavailable.
- Visit soundcu.com/welcome-wabizbank for the most current information about the acquisition and Account Integration Weekend.

Week of June 9

- Save your statements prior to integration.
- Save or print your Washington Business Bank Bill Pay payees and payment schedule to use when setting them up on the new system.

Week of June 16

- Watch your mailbox for your new Sound debit card to arrive by the end of June.
- Check your mailbox for a letter from Sound with your new member number.
- June 22 at 11:59 PM is the last time to access Washington Business Bank's Bill Pay system. All bills must be scheduled by this time and meet the final "send on" date of June 27.

Week of June 30 (after Account Integration)

- Note Sound's routing number and your account number for direct deposit and ACH.
- Enroll in Sound's Digital Banking and download the mobile app.
- Activate and begin using your new Sound debit card.

- Provide your new debit card number to any companies you subscribe to.
- Order new Sound checks.
- Review the overdraft protection options and choose whether to opt-in for Complete Courtesy Pay.
- Expect a call from a Sound Credit Union representative to answer any questions you may have and to confirm your account details.

July 2025:

- Check your mailbox for two account statements (your final statement from WBB and your first one from Sound). If you don't already have eStatements, make sure to enroll so you can view them in Digital Banking.
- Start using Sound's complete branch network and the money management tools available to you within Digital Banking. Take advantage of all Sound has to offer:
 - Online and Mobile Banking
 - Business, consumer, and real estate loans
 - Checking and High-Yield savings accounts
 - Nationwide network of 55,000+ surcharge-free ATMs, and 5,000+ shared credit union branches.
 - Visit soundcu.com to learn more!

We look forward to continuing to serve your financial needs.

Contact Us

800.562.8130 • [soundcu.com](https://www.soundcu.com)

Sound Credit Union | PO Box 1595 | Tacoma
WA 98401-1959

Chat

CHAT WITH SOUND'S DIGITAL
ASSISTANT 24/7

Live Agent Chat Hours:

Monday – Friday: 8 AM to 6 PM

Saturday: 9 AM to 1 PM

Call

CONTACT CENTER HOURS

Monday – Friday: 8 AM to 6 PM

Saturday: 9 AM to 1 PM

Visit

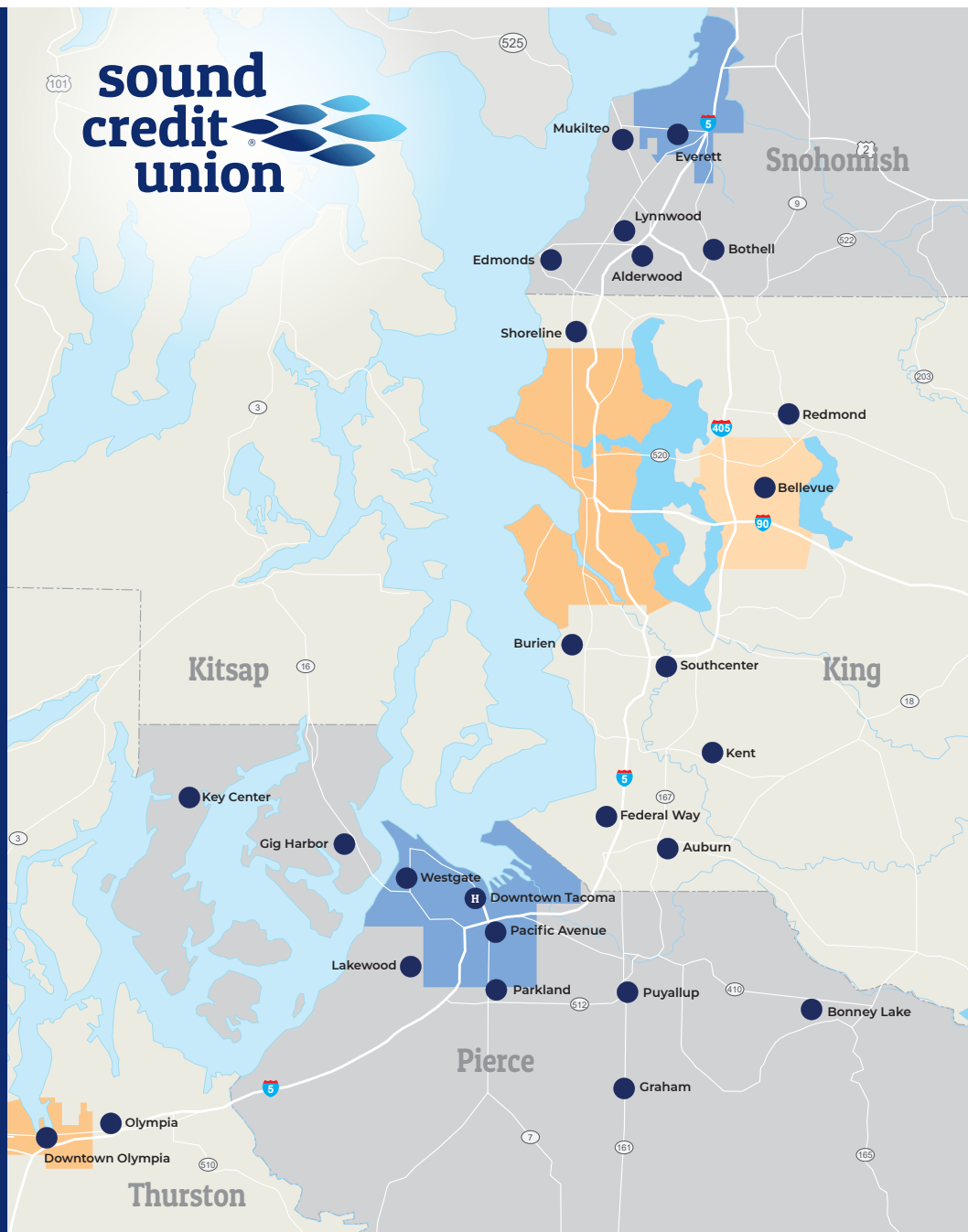
BRANCH HOURS

Monday – Friday: 9 AM to 5:30 PM

Closes at 5 pm: Downtown Olympia and
Downtown Tacoma

Saturday: 9 AM – 1 PM

No Saturday hours: Bellevue,
Downtown Olympia, Downtown Tacoma
and Lynnwood



26 Full-Service Branch Locations

Thurston County

Downtown Olympia
223 5th Ave SE

Olympia
3600 Martin Way E

Pierce County

Bonney Lake
20216 98th St E

Key Center
8920 Key Peninsula Hwy N

Puyallup
117 14th Ave SE

Downtown Tacoma
1331 Broadway

Lakewood
7717 Bridgeport Way W

Westgate
1802 N Pearl St

Gig Harbor
4524 Point Fosdick Dr NW

Pacific Avenue
3633 Pacific Ave (Tacoma)

Graham
10208 187th St E, Ste 100

Parkland
9911 Pacific Ave

King County

Auburn
1202 Outlet Collection Way SW, Ste 107

Federal Way
2020 S 320th St, Ste H

Shoreline
16330 Aurora Ave N

Bellevue
40 148th Ave SE

Kent
10914 SE Kent-Kangley Rd

Southcenter
200 Andover Park E, Ste 7

Burien
14647 Ambaum Blvd SW

Redmond
16424 NE 79th St

Snohomish

Alderwood
2502 196th St SW

Edmonds
202 5th Ave S

Lynnwood
5901 196th St SW

Bothell
1926 201st Pl SE

Everett
33 SE Everett Mall Way

Mukilteo
9901 Harbour Place

Change in Terms Notification

In conjunction with the acquisition of branch facilities of Washington Business Bank (WBB) and Sound Credit Union (SCU), SCU is amending the deposit accounts and services agreements you had with WBB to transition the accounts and services to those provided by SCU. The following Change in Terms Notification outlines the material changes in the deposit account, electronic funds transfer (EFT) services and consumer loan terms and conditions of your agreements formerly with WBB. We encourage you to review and retain this document and the accounts and services agreements of SCU for your records.

Membership and Account Agreement. Effective June 27, 2025, the WBB Deposit Account Agreement governing your deposit accounts will be amended and replaced with the terms and conditions of the SCU Membership and Account Agreement. Many of the contract terms for accounts and services will remain without substantive changes. The use of your accounts and services, including the Overdraft Services (Overdraft Protection Plans and Discretionary Service) will be governed by the SCU Membership and Account Agreement of SCU, enclosed and available online or upon request at any time.

Funds Availability Policy. Effective June 27, 2025, the WBB Funds Availability Policy Disclosure will be amended and replaced with the SCU Funds Availability Policy. The following are the material changes in existing terms and conditions of the WBB Funds Availability Policy:

General Funds Availability Policy. For all accounts except checking, we reserve the right to place reasonable holds on deposited funds to the extent permitted by law. Depending on the type of check that you deposit, funds may not be available until the second (2nd) business day or longer after the day of your deposit. The first \$225 of your deposits, however, will be available on the same business day.

Effective July 1, 2025, Sound Credit Union will revise its Funds Availability Policy to comply with changes to regulation and will expedite the availability of funds subject to certain deposit check holds. For the following hold policies, the amounts have been increased as shown below.

Reservation of Right to Hold. In some cases, we will not make all of the funds that you deposit by check available to you on the same business day we receive your deposit. However, the first \$275 of your deposit will be available on the same business day as your deposit.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account for an additional number of days if you deposit checks totaling more than \$6,725 on any one (1) day.

Special Rules for New Accounts.

- Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions.
- Any excess funds over \$6,725 will be available on the ninth (9th) business day after the day of your deposit.

Sound Credit Union's Funds Availability Policy is enclosed and available online, upon login to Online Banking or can be provided upon request at any time.

Electronic Funds Transfer Services. Effective June 27, 2025, the WBB Electronic Funds Transfers Agreement and Disclosure is amended and replaced by the SCU Membership and Account Agreement, Part V - EFT. The material changes to the terms and conditions governing the electronic funds transfer services are as follows:

- **Visa Debit Card.** The Visa Debit Card service will continue with certain transaction limitations:

Debit Card Transaction	Limitation
ATM	Maximum of \$510 per day withdrawal Maximum of five (5) Transactions per day
Point of Sale	Maximum of \$5,000 per day Maximum of twenty-five (25) transactions per day
Signature-based Transactions	Maximum of \$10,000 per day Maximum of twenty-five (25) transactions per day

- **Online Banking and Bill Pay.** Online Banking and Bill pay services will be governed by SCU's Digital Services Agreement.
- **Notice to Credit Union (For Lost or Stolen Cards or Unauthorized Access and EFT Billing Errors).** Effective June 27,2025, the new contact information for notifying the Credit Union of a lost or stolen card or unauthorized electronic funds transfer or EFT billing errors is: Sound Credit Union, PO Box 1595, Tacoma, WA 98401 and 800.562.8130.
- **Digital Payment Services.** SCU offers additional electronic payment services including bill pay, person to person, and external funds transfers. Upon your enrollment for any of these services, the terms governing these services are set forth in the Digital Services Agreement, which is available online, at the time of enrollment or upon request.

Privacy Policy. Effective June 27, 2025, the WBB Privacy Policy will be amended and replaced with the SCU Privacy Policy. The following specific changes will apply:

- SCU may share transaction and experience information with its affiliates for everyday business purposes. SCU affiliates, owned by SCU, include Sound Insurance Services, a provider of insurance services.
- For Privacy Policy questions call 253.383.2016 or 800.562.8130, send us an email from the "Contact Us" page at soundcu.com or write to us at Sound Credit Union, PO Box 1595, Tacoma, WA 98401.

SCU's Privacy Policy is available online or upon request at any time.

Deposit Accounts Truth in Savings Disclosures. Effective June 27, 2025, the WBB Deposit Account Truth in Savings Disclosures are amended and replaced by the SCU Truth in Savings Disclosures. The following specific changes are made to WBB savings, checking and money market accounts:

Savings. The following changes are made to savings accounts:

- The variable Dividend Rate and Annual Percentage Yield frequency will change from “any time” to monthly.
- Dividends will continue to be compounded and paid monthly.
- The balance method for calculating dividends is changed from the average daily balance method to the daily balance method, which applies a daily periodic rate to the principal in the account each day.
- Refer to the enclosed Savings and Checking Rate and Fee Schedule for complete details.

Checking. The following changes are made to checking accounts:

- The variable Dividend Rate and Annual Percentage Yield frequency will change from “any time” to monthly.
- Dividends will continue to be compounded and paid monthly.
- The balance method for calculating dividends is changed from the average daily balance method to the daily balance method, which applies a daily periodic rate to the principal in the account each day.
- Refer to the enclosed Savings and Checking Rate and Fee Schedule for complete details.

Money Market Accounts. The following changes are made to money market accounts:

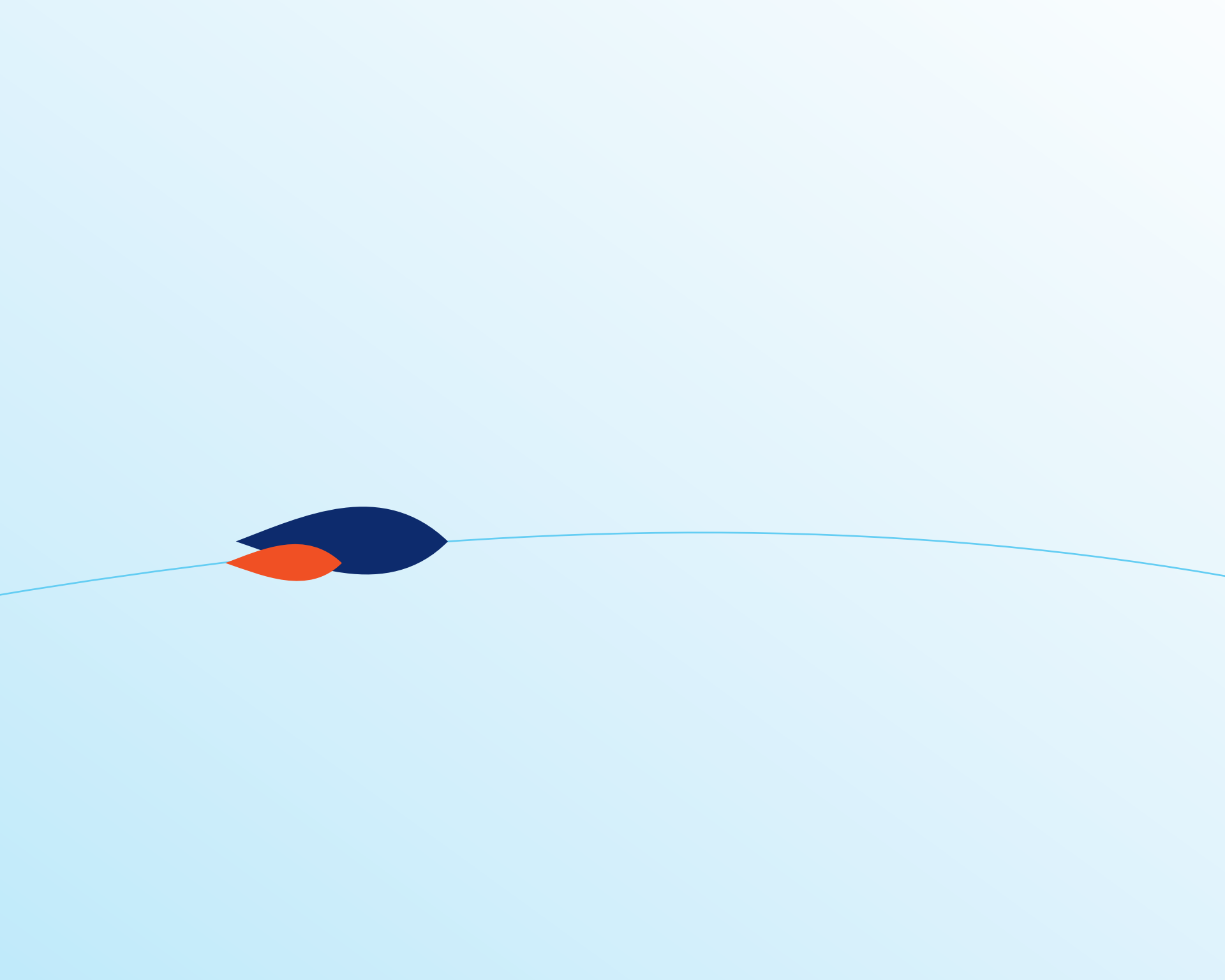
- The variable Dividend Rate and Annual Percentage Yield frequency will change from “any time” to monthly.
- The balance method for calculating dividends is changed from the average daily balance method to the daily balance method, which applies a daily periodic rate to the principal in the account each day.
- There are no withdrawal limitations.
- Refer to the enclosed Savings and Checking Rate and Fee Schedule for complete details.

Certificate Accounts. The following changes are made to certificate accounts:

- The balance method for calculating dividends will continue to be the daily balance method, which applies a daily periodic rate to the principal in the account each day.
- Additional deposits can be processed during the term of the certificate. Deposits on IRA Certificates cannot exceed contribution limits allowable by law.
- The grace period for renewable certificate accounts will remain at 10 calendar days.
- See the enclosed Certificate Rate and Fee Schedule for complete details.

Fee Schedule. Effective June 27, 2025, the Fee Schedule applicable to your accounts and services will include certain increased and decreased fees as set forth below. All other WBB fees will no longer apply. Fees for additional SCU services may apply as set forth on the SCU Fee Schedule and Electronic Services disclosures.

Increased Fees		
Fee	From	To
Deposit Return Fee	\$8 per item	\$15 per presentment
Stop Payment Fee	\$30	\$32
Wire Transfer International	\$40 outgoing	\$50 outgoing
Wrong Address	\$ -	\$10 per quarter
Decreased Fees		
Account Research & Reconciliation	\$50 per hour	\$20 per hour
Account Closure	\$25 (within 180 days)	\$10 (within 90 days)
NSF	\$30	\$29
Cashiers Checks	\$5 per check	\$3 per check
Check Copy Fee	\$3 each	\$2 per copy > 2 copies
Legal Action	\$100 per occurrence	\$50 per occurrence
Overdraft/Courtesy Pay	\$30 + \$5 daily	\$29



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