## YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION CERTIFICATE ACCOUNT RATE OFFERINGS

#### **EFFECTIVE DATE:** November 13, 2019

### INTEREST RATE FIXED WITH OPENING BALANCE FOR TERM SELECTED BASED ON APPLICABLE RATE TIER

	Ir	ITEREST RATE FIXED	WITH OPE	NING BALANCE FOR	IERM SEL	ECTED BASE	D ON APPLI	CABLE RAIL		0	
						RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS		
		EARLY				Min. Bal.	2,500.00	5,000.00	10,000.00		
		WITHDRAWAL	MINIMUM			то	то	то	PLUS		
ТҮРЕ	NAME	PENALTY	BALANCE	TERM		2,499.99	4,999.99	9,999.99			
76	IRA/QRP	180 Days	\$25	18 MONTHS	APY	0.35%	0.40%	0.45%	0.50%		
					RATE	0.345%	0.395%	0.44%	0.49%		
79	IRA/QRP	180 Days	\$100	2 1/2 YEARS	APY	1.60%	1.65%	1.70%	1.75%		
					RATE	1.57%	1.61%	1.66%	1.71%		
56	IRA/QRP	180 Days	\$500	5 YEARS	APY	1.50%	1.55%	1.60%	1.65%		
					RATE	1.47%	1.52%	1.57%	1.61%		
52	SAVERS CHOICE	90 Days	\$500	2 THROUGH	APY	0.05%	0.10%	0.15%	0.20%		
				6 MONTHS	RATE	0.049%	0.099%	0.145%	0.195%		
58	SAVERS CHOICE	90 Days	\$500	7 THROUGH	APY	0.10%	0.15%	0.20%	0.25%		
				12 MONTHS	RATE	0.10%	0.145%	0.195%	0.245%		
51	SAVERS CHOICE	180 Days	\$100	18 THROUGH	APY	0.35%	0.40%	0.45%	0.50%		
	EXPAND-A-COUNT			29 MONTHS	RATE	0.345%	0.395%	0.44%	0.49%		
54	SAVERS CHOICE	180 Days	\$500	42 THROUGH	APY	1.40%	1.45%	1.50%	1.55%		
				59 MONTHS	RATE	1.37%	1.42%	1.47%	1.52%		
62	SAVERS CHOICE	90 Days	\$500	7-12 MONTHS	APY	0.10%	0.15%	0.20%	0.25%		
				DEFERRED INTEREST	RATE	0.10%	0.145%	0.195%	0.245%		

#### INTEREST RATE EARNED SUBJECT TO DAILY BALANCE

61	SAVERS CHOICE	180 Days	\$500	13 THROUGH	APY	1.50%	
				17 MONTHS	RATE	1.47%	
53	SAVERS CHOICE	180 Days	\$500	30 THROUGH	APY	1.85%	
				41 MONTHS	RATE	1.81%	
55*	SAVERS CHOICE	180 Days	\$500	60 THROUGH	APY	1.90%	
				120 MONTHS	RATE	1.860%	

### INTEREST RATE EARNED SUBJECT TO DAILY BALANCE

ONTH	60 Days	\$500	18 MONTHS	APY RATE	1.65% 1.640%	
						ACCOUNT TERMS INCLUDE A ONE TIME RATE "BUMP" OPTION AT
ЕТ МАТСН	180 Days	\$5,000	48 MONTHS	APY	1.55%	THE CUSTOMER'S REQUEST.
				RATE	1.54%	
						ACCOUNT TERMS ALLOW FOR ADDITIONAL DEPOSITS OF \$25
NGS STARTER	180 Days	\$25	60 MONTHS	APY	1.50%	OR MORE.
				RATE	1.47%	
NTH	30 Days	\$500	6 MONTHS	APY	1.45%	
	•			RATE	1.44%	
RS CHOICE	30 Davs	\$500	8 MONTHS	ΑΡΥ	0.25%	
	,-	4			0.245%	
VERSARY	30 Davs	\$500	12 MONTHS	ΑΡΥ	1.55%	
RS CHOICE				RATE	1.540%	
						ACCOUNT TERMS INCLUDE A ONE TIME RATE "BUMP" OPTION AT
NTAGE	30 Days	\$500	12 MONTHS	APY	0.40%	THE CUSTOMER'S REQUEST AND ADDITIONAL DEPOSITS OF
				RATE	0.395%	\$100 OR MORE.
RS CHOICE	90 Days	\$500	28 MONTHS	APY	0.70%	
	-			RATE	0.695%	
	XET MATCH NGS STARTER NTH RS CHOICE VERSARY RS CHOICE NTAGE	XET MATCH180 DaysNGS STARTER180 DaysNTH30 DaysRS CHOICE30 DaysVERSARY RS CHOICE30 DaysNTAGE30 Days	XET MATCH180 Days\$5,000NGS STARTER180 Days\$25NTH30 Days\$500RS CHOICE30 Days\$500VERSARY RS CHOICE30 Days\$500NTAGE30 Days\$500	XET MATCH180 Days\$5,00048 MONTHSNGS STARTER180 Days\$2560 MONTHSNTH30 Days\$5006 MONTHSRS CHOICE30 Days\$5008 MONTHSVERSARY RS CHOICE30 Days\$50012 MONTHSNTAGE30 Days\$50012 MONTHS	RATEXET MATCH180 Days\$5,00048 MONTHSAPY RATENGS STARTER180 Days\$2560 MONTHSAPY RATENTH30 Days\$5006 MONTHSAPY RATERS CHOICE30 Days\$5008 MONTHSAPY RATEVERSARY RS CHOICE30 Days\$50012 MONTHSAPY RATENTAGE30 Days\$50012 MONTHSAPY RATERS CHOICE90 Days\$50028 MONTHSAPY RATE	RATE 1.640%   XET MATCH 180 Days \$5,000 48 MONTHS APY 1.55%   NGS STARTER 180 Days \$25 60 MONTHS APY 1.50%   NTH 30 Days \$500 6 MONTHS APY 1.45%   RATE 180 Days \$500 6 MONTHS APY 1.45%   NTH 30 Days \$500 8 MONTHS APY 0.25%   RS CHOICE 30 Days \$500 12 MONTHS APY 1.55%   NTAGE 30 Days \$500 12 MONTHS APY 1.55%   RATE 30 Days \$500 12 MONTHS APY 0.40%   RATE 30 Days \$500 12 MONTHS APY 0.40%   RATE 30 Days \$500 12 MONTHS APY 0.40%   RATE 90 Days \$500 28 MONTHS APY 0.70%

# YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION DEPOSIT ACCOUNT RATE OFFERINGS

EFFECTIVE DATE: November 13, 2019

#### INTEREST RATE EARNED SUBJECT TO DAILY BALANCE AND APPLICABLE RATE TIER

ТҮРЕ	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	TERM		RATE TIERS Min. Bal. TO 2,499.99	rate tiers 2,500.00 TO 4,999.99	rate tiers 5,000.00 TO 9,999.99	RATE TIERS 10,000.00 PLUS	
30	CD +PLUS	None	\$500	12 MONTHS	APY RATE	0.05% 0.05%				
31	CD +PLUS RETIREMENT	None	\$25	12 MONTHS	APY RATE	0.05% 0.05%				

		FARIX			RATE TIERS						
		EARLY			Min. Bal.	1,000.00	2,500.00	15,000.00	25,000.00	50,000.00	75,000.00
		WITHDRAWAL	MINIMUM		то	то	то	то	то	то	PLUS
ТҮРЕ	NAME	PENALTY	BALANCE		999.99	2,499.99	14,999.99	24,999.99	49,999.99	74,999.99	
02	SUPRA FUND	None	\$15,000	APY	0.05%	0.05%	0.05%	0.10%	0.20%	0.30%	0.45%
				RATE	0.05%	0.05%	0.05%	0.10%	0.20%	0.30%	0.44%

ТҮРЕ	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE		RATE TIERS Min. Bal. TO 24,999.99	RATE TIERS 25,000.00 PLUS				
09	CHOICE MONEY MARKET	None	\$25,000	APY RATE	0.05% 0.05%		1ST 365 DA AFTER	TED IS FIXED YS THE ACCOU THE 1ST 365 D	NT IS OPEN. AYS THE	

					RATE TIERS	RATE TIERS 1,000.00	RATE TIERS 5,000.00			
					то	1,000.00 TO	PLUS			
					-		FLUS			
					999.99	4,999.99				
								BONUS APY STATED IS FIXED FOR THE		
08/20	PREFERRED	None	\$5,000	APY	0.00%	0.05%	0.40%	1ST 365 DAYS THE ACCOUNT IS OPEN.		
	CHECKING			RATE	0.00%	0.05%	0.40%	AFTER THE 1ST 365 DAYS THE BONUS		
								APY IS SUBJECT TO CHANGE.		
	BETTER THAN FREE	None	\$100	APY	0.00%	0.05%	MIN	NIMUM BALANCE OF \$1,000		
	CHECKING			RATE	0.00%	0.05%	REQ	EQUIRED TO EARN INTEREST		

	INTEREST RATE EARNED SUBJECT TO DAILY BALANCE									
1	PASSBOOK SAVINGS	None	¢1	APY	0.05%					
1	PASSBOOK SAVINGS	None	φı	RATE	0.05%					
						· · · · · · · · · · · · · · · · · · ·				

"APY" DENOTES "ANNUAL PERCENTAGE YIELD" "RATE" DENOTES "INTEREST RATE"

**\* DENOTES CHANGE IN RATE FROM PREVIOUS WEEK** 

A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL FEES CAN REDUCE EARNINGS ON AN ACCOUNT