# YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION CERTIFICATE ACCOUNT RATE OFFERINGS

### **EFFECTIVE DATE: November 20, 2019**

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

		ILKLOT KATE FIALD								
						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	
TYPE	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%		
52	SAVERS CHOICE	90 Days	\$500	2 THROUGH	APY	0.05%	0.10%	0.15%	0.20%	
	0		4000	6 MONTHS	RATE	0.049%	0.099%	0.145%		
						0101270	0.000770	0121070	0.20070	
58	SAVERS CHOICE	90 Days	\$500	7 THROUGH	ΑΡΥ	0.10%	0.15%	0.20%	0.25%	
		50 24,5	4500	12 MONTHS	RATE	0.10%	0.145%	0.195%		
-				12 11011113		0.10 /0	0.145 /0	0.19570	0.245 /0	
51	SAVERS CHOICE	180 Days	\$100	18 THROUGH	APY	0.35%	0.40%	0.45%	0.50%	
51	EXPAND-A-COUNT	100 Days	<b>\$100</b>	29 MONTHS	RATE	0.345%	0.395%	0.44%	0.49%	
				23 HORTIS	NATE	0.545 /0	0.55570	0.44 /0	0.4970	
54	SAVERS CHOICE	180 Days	\$500	42 THROUGH	APY	1.40%	1.45%	1.50%	1.55%	
54	SAVERS CHOICE	100 Days	<b>\$</b> 500	59 MONTHS	RATE	1.40%	1.45%	1.30%	1.55%	
					RAIE	1.37%	1.42%	1.47%	1.52%	
62			¢500	7 42 100	ADY	0 100/	0 1 5 9/	0.200/	0.250/	
62	SAVERS CHOICE	90 Days	\$500	7-12 MONTHS	APY	0.10%	0.15%	0.20%		
			C	DEFERRED INTEREST	RATE	0.10%	0.145%	0.195%	0.245%	

#### INTEREST RATE EARNED SUBJECT TO DAILY BALANCE

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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

18 MONTH	60 Days	\$500	18 MONTHS	APY	1.65%	
				RATE	1.640%	
						ACCOUNT TERMS INCLUDE A ONE TIME RATE "BUMP" OPTION AT
MARKET MATCH	180 Days	\$5,000	48 MONTHS	APY	1.55%	THE CUSTOMER'S REQUEST.
				RATE	1.54%	
						ACCOUNT TERMS ALLOW FOR ADDITIONAL DEPOSITS OF \$25
SAVINGS STARTER	180 Days	\$25	60 MONTHS	APY	1.50%	OR MORE.
	-			RATE	1.47%	
6 MONTH	30 Days	\$500	6 MONTHS	APY	1.45%	
	•	·		RATE	1.44%	
SAVERS CHOICE	30 Days	\$500	8 MONTHS	APY	0.25%	
	•	·		RATE	0.245%	
ANNIVERSARY	30 Davs	\$500	12 MONTHS	APY	1.55%	
SAVERS CHOICE	<b>-</b>				1.540%	
						ACCOUNT TERMS INCLUDE A ONE TIME RATE "BUMP" OPTION AT
ADVANTAGE	30 Days	\$500	12 MONTHS	APY	0.40%	THE CUSTOMER'S REQUEST AND ADDITIONAL DEPOSITS OF
				RATE	0.395%	\$100 OR MORE.
SAVERS CHOICE	90 Days	\$500	28 MONTHS	APY	0.70%	
	· <b>·</b>			RATE	0.695%	
	MARKET MATCH SAVINGS STARTER 6 MONTH SAVERS CHOICE ANNIVERSARY SAVERS CHOICE ADVANTAGE	MARKET MATCH180 DaysSAVINGS STARTER180 Days6 MONTH30 DaysSAVERS CHOICE30 DaysANNIVERSARY SAVERS CHOICE30 DaysADVANTAGE30 Days	MARKET MATCH180 Days\$5,000SAVINGS STARTER180 Days\$256 MONTH30 Days\$500SAVERS CHOICE30 Days\$500ANNIVERSARY SAVERS CHOICE30 Days\$500ADVANTAGE30 Days\$500	MARKET MATCH180 Days\$5,00048 MONTHSSAVINGS STARTER180 Days\$2560 MONTHS6 MONTH30 Days\$5006 MONTHSSAVERS CHOICE30 Days\$5008 MONTHSANNIVERSARY SAVERS CHOICE30 Days\$50012 MONTHSADVANTAGE30 Days\$50012 MONTHS	MARKET MATCH180 Days\$5,00048 MONTHSAPY RATESAVINGS STARTER180 Days\$2560 MONTHSAPY RATE6 MONTH30 Days\$5006 MONTHSAPY RATESAVERS CHOICE30 Days\$5008 MONTHSAPY RATEANNIVERSARY SAVERS CHOICE30 Days\$50012 MONTHSAPY RATEADVANTAGE30 Days\$50012 MONTHSAPY RATESAVERS CHOICE30 Days\$50012 MONTHSAPY RATEADVANTAGE30 Days\$50028 MONTHSAPY RATE	MARKET MATCH         180 Days         \$5,000         48 MONTHS         APY RATE         1.640%           SAVINGS STARTER         180 Days         \$25         60 MONTHS         APY RATE         1.55% RATE         1.50% RATE           6 MONTH         30 Days         \$500         6 MONTHS         APY RATE         1.45% RATE           5 AVERS CHOICE         30 Days         \$500         8 MONTHS         APY RATE         0.25% 0.245%           ANNIVERSARY SAVERS CHOICE         30 Days         \$500         12 MONTHS         APY RATE         1.540% 0.395%           ADVANTAGE         30 Days         \$500         12 MONTHS         APY RATE         0.40% 0.395%           SAVERS CHOICE         90 Days         \$500         28 MONTHS         APY         0.70%

"APY" DENOTES "ANNUAL PERCENTAGE YIELD" "RATE" DENOTES "INTEREST RATE" A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL FEES CAN REDUCE EARNINGS ON AN ACCOUNT

\* DENOTES CHANGE IN RATE FROM PREVIOUS WEEK

# YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION DEPOSIT ACCOUNT RATE OFFERINGS

## EFFECTIVE DATE: November 20, 2019

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

		EARLY	MINIMUM			RATE TIERS Min. Bal. TO	RATE TIERS 2,500.00 TO	rate tiers 5,000.00 TO	RATE TIERS 10,000.00 PLUS	
ТҮРЕ	NAME	PENALTY	BALANCE	TERM		2,499.99	4,999.99	9,999.99	FLUS	
30	CD +PLUS	None	\$500	12 MONTHS	APY RATE	0.05% 0.05%		0.20% 0.20%	0.30% 0.30%	
31	CD +PLUS RETIREMENT	None	\$25	12 MONTHS	APY RATE	0.05% 0.05%		0.20% 0.20%	0.30% 0.30%	

ТҮРЕ	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE		rate tiers Min. Bal. TO 999.99	RATE TIERS 1,000.00 TO 2,499.99	RATE TIERS 2,500.00 TO 14,999.99	RATE TIERS 15,000.00 TO 24,999.99	RATE TIERS 25,000.00 TO 49,999.99	то	RATE TIERS 75,000.00 PLUS
02	SUPRA FUND	None	\$15,000	APY RATE	0.05% 0.05%	0.05% 0.05%	0.05% 0.05%	0.10% 0.10%			

					RATE TIERS	RATE TIERS				
		EARLY			Min. Bal.	25,000.00				
		WITHDRAWAL	MINIMUM		то	PLUS				
ТҮРЕ	NAME	PENALTY	BALANCE		24,999.99					
							APY STA	TED IS FIXED	FOR THE	
09	CHOICE	None	\$25,000	APY	0.05%	1.25%	1ST 365 DA	YS THE ACCOU	NT IS OPEN.	
	MONEY MARKET			RATE	0.05%	1.25%	AFTER	THE 1ST 365 D	AYS THE	
							APY IS	SUBJECT TO C	HANGE.	

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

INTEREST RATE EARNED SUBJECT TO DAILY BALANCE									
1	PASSBOOK SAVINGS	None	\$1	APY RATE	0.05% 0.05%				

"APY" DENOTES "ANNUAL PERCENTAGE YIELD"

"RATE" DENOTES "INTEREST RATE"

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

\* DENOTES CHANGE IN RATE FROM PREVIOUS WEEK