

# YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION CERTIFICATE ACCOUNT RATE OFFERINGS

EFFECTIVE DATE: January 15, 2020

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

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

## INTEREST RATE EARNED SUBJECT TO DAILY BALANCE

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

## INTEREST RATE EARNED SUBJECT TO DAILY BALANCE

50	18 MONTH	60 Days	\$500	18 MONTHS	APY RATE	1.65% 1.640%					
64	MARKET MATCH	180 Days	\$5,000	48 MONTHS	APY RATE	1.55% 1.54%	ACCOUNT TERMS INCLUDE A ONE TIME RATE "BUMP" OPTION AT THE CUSTOMER'S REQUEST.				
66	SAVINGS STARTER	180 Days	\$25	60 MONTHS	APY RATE	1.50% 1.47%	ACCOUNT TERMS ALLOW FOR ADDITIONAL DEPOSITS OF \$25 OR MORE.				
73	6 MONTH	30 Days	\$500	6 MONTHS	APY RATE	1.45% 1.44%					
15	SAVERS CHOICE	30 Days	\$500	8 MONTHS	APY RATE	0.25% 0.245%					
95	ANNIVERSARY SAVERS CHOICE	30 Days	\$500	12 MONTHS	APY RATE	1.55% 1.540%					
96	ADVANTAGE	30 Days	\$500	12 MONTHS	APY RATE	0.40% 0.395%	ACCOUNT TERMS INCLUDE A ONE TIME RATE "BUMP" OPTION AT THE CUSTOMER'S REQUEST AND ADDITIONAL DEPOSITS OF \$100 OR MORE.				
89	SAVERS CHOICE	90 Days	\$500	28 MONTHS	APY RATE	0.70% 0.695%					

"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

# YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION DEPOSIT ACCOUNT RATE OFFERINGS

EFFECTIVE DATE: January 15, 2020

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

TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	TERM	APY RATE	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS		
						Min. Bal. TO 2,499.99	2,500.00 TO 4,999.99	5,000.00 TO 9,999.99	10,000.00 PLUS		
30	CD +PLUS	None	\$500	12 MONTHS	APY RATE	0.05% 0.05%	0.10% 0.10%	0.20% 0.20%	0.30% 0.30%		
31	CD +PLUS RETIREMENT	None	\$25	12 MONTHS	APY RATE	0.05% 0.05%	0.10% 0.10%	0.20% 0.20%	0.30% 0.30%		

TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	APY RATE	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS
					Min. Bal. TO 999.99	1,000.00 TO 2,499.99	2,500.00 TO 14,999.99	15,000.00 TO 24,999.99	25,000.00 TO 49,999.99	50,000.00 TO 74,999.99	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%	0.20% 0.20%	0.30% 0.30%	0.45% 0.44%

TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	APY RATE	RATE TIERS	RATE TIERS					
					Min. Bal. TO 24,999.99	25,000.00 PLUS					
09	CHOICE MONEY MARKET	None	\$25,000	APY RATE	0.05% 0.05%	1.25% 1.25%	APY STATED IS FIXED FOR THE 1ST 365 DAYS THE ACCOUNT IS OPEN. AFTER THE 1ST 365 DAYS THE APY IS SUBJECT TO CHANGE.				

TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	APY RATE	RATE TIERS	RATE TIERS	RATE TIERS	
					0.00 TO 999.99	1,000.00 TO 4,999.99	5,000.00 PLUS	
08/20	PREFERRED CHECKING	None	\$5,000	APY RATE	0.00% 0.00%	0.05% 0.05%	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%	0.05% 0.05%	MINIMUM BALANCE OF \$1,000 REQUIRED TO EARN INTEREST	

## INTEREST RATE EARNED SUBJECT TO DAILY BALANCE

TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	APY RATE	RATE TIERS	RATE TIERS
1	PASSBOOK SAVINGS	None	\$1	APY RATE	0.05% 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