

YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION CERTIFICATE ACCOUNT RATE OFFERINGS

EFFECTIVE DATE: September 23, 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 0.55% 0.54% | 0.60% 0.59% | 0.65% 0.64% | 0.70% 0.69% | | | |
| 56 | IRA/QRP | 180 Days | \$500 | 5 YEARS | APY RATE 0.75% 0.74% | 0.80% 0.79% | 0.85% 0.83% | 0.90% 0.88% | | | |
| 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 0.60% 0.59% | 0.65% 0.64% | 0.70% 0.69% | 0.75% 0.74% | | | |
| 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 0.45% 0.44% | | | | | |
| 53 | SAVERS CHOICE | 180 Days | \$500 | 30 THROUGH 41 MONTHS | APY RATE 0.70% 0.69% | | | | | |
| 55 | SAVERS CHOICE | 180 Days | \$500 | 60 THROUGH 120 MONTHS | APY RATE 0.90% 0.88% | | | | | |

INTEREST RATE EARNED SUBJECT TO DAILY BALANCE

| | | | | | | | | | | |
|----|---------------------------|----------|---------|-----------|----------------------------|---|--|--|--|--|
| 50 | 18 MONTH | 60 Days | \$500 | 18 MONTHS | APY RATE 0.68% 0.68% | | | | | |
| 64 | MARKET MATCH | 180 Days | \$5,000 | 48 MONTHS | APY RATE 0.75% 0.75% | ACCOUNT TERMS INCLUDE A ONE TIME RATE "BUMP" OPTION AT THE CUSTOMER'S REQUEST. | | | | |
| 66 | SAVINGS STARTER | 180 Days | \$25 | 60 MONTHS | APY RATE 0.65% 0.64% | ACCOUNT TERMS ALLOW FOR ADDITIONAL DEPOSITS OF \$25 OR MORE. | | | | |
| 73 | 6 MONTH | 30 Days | \$500 | 6 MONTHS | APY RATE 0.25% 0.25% | | | | | |
| 15 | SAVERS CHOICE | 30 Days | \$500 | 8 MONTHS | APY RATE 0.58% 0.58% | | | | | |
| 95 | ANNIVERSARY SAVERS CHOICE | 30 Days | \$500 | 12 MONTHS | APY RATE 0.40% 0.40% | | | | | |
| 96 | ADVANTAGE | 30 Days | \$500 | 12 MONTHS | APY RATE 0.35% 0.35% | 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 0.78% 0.78% | | | | | |

"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: September 23, 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 | 0.05% 0.05% | 0.10% 0.10% | 0.20% 0.20% | 0.25% 0.25% | | | |
| 31 | CD +PLUS RETIREMENT | None | \$25 | 12 MONTHS | 0.05% 0.05% | 0.10% 0.10% | 0.20% 0.20% | 0.25% 0.25% | | | |

| 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 | 0.01 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 | 0.05% 0.05% | 0.05% 0.05% | 0.05% 0.05% | 0.10% 0.10% | 0.20% 0.20% | 0.30% 0.30% | 0.35% 0.34% | |

| 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 | 0.05% 0.05% | 0.40% 0.40% | | 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 | 0.00% 0.00% | 0.05% 0.05% | 0.25% 0.25% | 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 | 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 |
|------|------------------|--------------------------------|--------------------|----------------|----------------|------------|
| | | | | | 0.05% 0.05% | |
| 1 | PASSBOOK SAVINGS | None | \$1 | 0.05% 0.05% | | |

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

"RATE" DENOTES "INTEREST RATE"

* DENOTES CHANGE IN RATE FROM PREVIOUS WEEK