

YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION

CERTIFICATE ACCOUNT RATE OFFERINGS

EFFECTIVE DATE: December 24, 2025

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

TYPE	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		
76	IRA/QRP	180 Days	\$25	18 MONTHS	APY RATE	3.00% 2.920%	3.00% 2.920%	3.00% 2.920%	3.00% 2.920%		
79	IRA/QRP	180 Days	\$100	2 1/2 YEARS	APY RATE	3.25% 3.155%	3.25% 3.155%	3.25% 3.155%	3.25% 3.155%		
56	IRA/QRP	180 Days	\$500	5 YEARS	APY RATE	0.50% 0.49%	0.55% 0.54%	0.60% 0.59%	0.65% 0.64%		
52	SAVERS CHOICE	90 Days	\$500	2 THROUGH 6 MONTHS	APY RATE	2.75% 2.680%	2.75% 2.680%	2.75% 2.680%	2.75% 2.680%		
58	SAVERS CHOICE	90 Days	\$500	7 THROUGH 12 MONTHS	APY RATE	2.75% 2.68%	2.75% 2.680%	2.75% 2.680%	2.75% 2.680%		
51	SAVERS CHOICE EXPAND-A-COUNT	180 Days	\$100	18 THROUGH 29 MONTHS	APY RATE	0.20% 0.200%	0.25% 0.250%	0.30% 0.300%	0.35% 0.34%		
54	SAVERS CHOICE	180 Days	\$500	42 THROUGH 59 MONTHS	APY RATE	0.35% 0.345%	0.40% 0.39%	0.45% 0.44%	0.50% 0.49%		
62	SAVERS CHOICE	90 Days	\$500	7-12 MONTHS DEFERRED INTEREST	APY RATE	1.00% 0.98%	1.00% 0.980%	1.00% 0.980%	1.00% 0.980%		

INTEREST RATE FIXED FOR TERM

61	SAVERS CHOICE	180 Days	\$500	13 THROUGH 17 MONTHS	APY RATE	3.00% 2.92%	
53	SAVERS CHOICE	180 Days	\$500	30 THROUGH 41 MONTHS	APY RATE	0.40% 0.39%	
55	SAVERS CHOICE	180 Days	\$500	60 THROUGH 120 MONTHS	APY RATE	0.65% 0.64%	

INTEREST RATE FIXED FOR TERM

66	SAVINGS STARTER	180 Days	\$25	60 MONTHS	APY RATE	1.00% 0.98%	ACCOUNT TERMS ALLOW FOR ADDITIONAL DEPOSITS OF \$25 OR MORE.
64	MARKET MATCH	180 Days	\$5,000	48 MONTHS	APY RATE	2.50% 2.470%	ACCOUNT TERMS INCLUDE A ONE TIME RATE "BUMP" OPTION AT THE CUSTOMER'S REQUEST.
89	SAVERS CHOICE	90 Days	\$500	28 MONTHS	APY RATE	3.25% 3.20%	
40	20 MONTH	180 DAYS	\$500	20 MONTHS	APY RATE	3.00% 2.960%	
50	18 MONTH	60 Days	\$500	18 MONTHS	APY RATE	3.40% 3.34%	
95	ANNIVERSARY SAVERS CHOICE	30 Days	\$500	12 MONTHS	APY RATE	3.00% 2.96%	
96	ADVANTAGE	30 Days	\$500	12 MONTHS	APY RATE	0.25% 0.25%	ACCOUNT TERMS INCLUDE A ONE TIME RATE "BUMP" OPTION AT THE CUSTOMER'S REQUEST AND ADDITIONAL DEPOSITS OF \$100 OR MORE.
15*	SAVERS CHOICE	30 Days	\$500	8 MONTHS	APY RATE	3.80% 3.73%	
73	6 MONTH	30 Days	\$500	6 MONTHS	APY RATE	3.50% 3.44%	
59	3 MONTH	30 Days	\$500	3 MONTHS	APY RATE	3.00% 2.96%	

"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: December 24, 2025

INTEREST RATE EARNED SUBJECT TO DAILY BALANCE AND APPLICABLE RATE TIER

TYPE	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%	0.10% 0.10%	0.15% 0.15%	0.20% 0.20%		
31	CD +PLUS RETIREMENT	None	\$25	12 MONTHS	APY RATE	0.05% 0.05%	0.10% 0.10%	0.15% 0.15%	0.20% 0.20%		

INTEREST RATE EARNED SUBJECT TO DAILY BALANCE AND APPLICABLE RATE TIER / INTEREST RATE IS SUBJECT TO CHANGE

TYPE	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	RATE TIERS 50,000.00 TO 74,999.99	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%	0.15% 0.15%	0.20% 0.20%	0.20% 0.20%

TYPE	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%	0.20% 0.20%	APY STATED IS FIXED FOR THE 1ST 365 DAYS THE ACCOUNT IS OPEN. AFTER THE 1ST 365 DAYS THE APY IS SUBJECT TO CHANGE.			

						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%	0.05% 0.05%	0.10% 0.10%	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.

INTEREST RATE EARNED SUBJECT TO DAILY BALANCE AND APPLICABLE RATE TIER / INTEREST RATE IS SUBJECT TO CHANGE

10	SIMPLY BETTER CHECKING	None	\$1,000	APY RATE		0.00% 0.00%	0.05% 0.05%	MINIMUM BALANCE OF \$1,000 REQUIRED TO EARN INTEREST			
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INTEREST RATE EARNED SUBJECT TO DAILY BALANCE / INTEREST RATE IS SUBJECT TO CHANGE

1	SIMPLY SAVINGS	None	\$1	APY RATE		0.05% 0.05%					
TYPE	NAME		MINIMUM BALANCE			RATE TIERS 0.01 TO 4,999.99	RATE TIERS 5,000.00 TO 24,999.99	RATE TIERS 25,000.00 TO 49,999.99	RATE TIERS 50,000.00 TO 99,999.99	RATE TIERS 100,000.00 Plus	
2	SAVINGS ADVANTAGE	None	\$25,000	APY RATE		0.00% 0.00%	0.25% 0.25%	1.00% 0.98%	2.00% 1.95%	3.00% 2.92%	

"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 CERTIFICATE ACCOUNT RATE SPECIALS

EFFECTIVE DATE: December 24, 2025

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

TYPE 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	
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79 IRA/QRP	180 Days	\$100	2 1/2 YEARS	APY RATE	3.25% 3.155%	3.25% 3.155%	3.25% 3.155%	3.25% 3.155%	

INTEREST RATE FIXED FOR TERM

50 18 MONTH	60 Days	\$500	18 MONTHS	APY RATE	3.40% 3.34%				
15 SAVERS CHOICE	30 Days	\$500	8 MONTHS	APY RATE	3.80% 3.73%				
73 6 MONTH	30 Days	\$500	6 MONTHS	APY RATE	3.50% 3.44%				

INTEREST RATE EARNED SUBJECT TO DAILY BALANCE AND APPLICABLE RATE TIER

					RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS	
					0.01	5,000.00	25,000.00	50,000.00	100,000.00	
					TO	TO	TO		Plus	
TYPE NAME				MINIMUM BALANCE	4,999.99	24,999.99	49,999.99	99,999.99		
2	SAVINGS ADVANTAGE	None	\$25,000	APY	0.00%	0.25%	1.00%	2.00%	3.00%	
				RATE	0.00%	0.25%	0.98%	1.95%	2.92%	

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



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