

YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION
CERTIFICATE ACCOUNT RATE OFFERINGS

EFFECTIVE DATE: January 14, 2026
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	3.00% 2.920%	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	3.25% 3.155%	3.25% 3.155%	3.25% 3.155%	3.25% 3.155%	3.25% 3.155%		
56	IRA/QRP	180 Days	\$500	5 YEARS	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	2.75% 2.680%	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	2.75% 2.68%	2.75% 2.680%	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	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	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	1.00% 0.98%	1.00% 0.980%	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	3.70% 3.63%					
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: January 14, 2026

INTEREST RATE EARNED SUBJECT TO DAILY BALANCE AND APPLICABLE RATE TIER

TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	TERM	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%	0.15% 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		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%	0.15% 0.15%	0.20% 0.20%	0.20% 0.20%	0.20% 0.20%	0.20% 0.20%	0.20% 0.20%

TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	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%	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.

08/20	PREFERRED CHECKING	None	\$5,000	APY RATE 0.00% 0.00%	RATE TIERS		RATE TIERS		RATE TIERS		RATE TIERS		
					0.00 TO 999.99	1,000.00 TO 4,999.99	5,000.00 PLUS						
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%	0.05% 0.05%							

**MINIMUM BALANCE OF \$1,000
REQUIRED TO EARN INTEREST**

INTEREST RATE EARNED SUBJECT TO DAILY BALANCE / INTEREST RATE IS SUBJECT TO CHANGE												
TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	APY RATE 0.05% 0.05%	RATE TIERS		RATE TIERS		RATE TIERS		RATE TIERS	
					0.01 TO 4,999.99	5,000.00 TO 24,999.99	25,000.00 TO 49,999.99	50,000.00 TO 99,999.99	99,999.99 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: January 14, 2026

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

TYPE NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	TERM	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 2.920%	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 3.155%	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	3.70% 3.63%				
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

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

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"RATE" DENOTES "INTEREST RATE"



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