

YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION

Consumer Deposit Products

EFFECTIVE DATE: May 20, 2026

Checking Accounts

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

APY = Annual Percentage Yield

TYPE	NAME	MINIMUM BALANCE TO OPEN		Min. Bal. TO \$ 999.99	\$ 1,000.00 TO \$ 24,999.99	\$ 25,000.00 Plus
11	Simply Checking	\$25.00		N/A	N/A	N/A
7	Second Chance Checking	\$25.00		N/A	N/A	N/A
14	Clear Choice Student Checking	\$25.00		N/A	N/A	N/A
10	Simply Better Checking	\$1,000.00	APY	0.00%	0.05%	0.05%

Savings Accounts & Money Markets

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

APY = Annual Percentage Yield / RATE = Interest Rate

TYPE	NAME	MINIMUM BALANCE TO OPEN		\$ 0.01 TO \$ 4,999.99	\$ 5,000.00 TO \$ 9,999.99	\$ 10,000.00 TO \$ 24,999.99	\$ 25,000.00 TO \$ 49,999.99	\$ 50,000.00 TO \$ 99,999.99	\$ 100,000.00 Plus
1	Simply Savings	\$1.00	APY	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
			RATE	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
2	Savings Advantage	\$10,000.00	APY	0.00%	0.25%	0.25%	1.00%	2.00%	3.00%
			RATE	0.00%	0.25%	0.25%	0.98%	1.95%	2.92%
27	Elevate Money Market ¹	\$10,000.00	APY	0.05%	0.05%	2.00%	2.75%	3.00%	3.50%
			RATE	0.05%	0.05%	2.00%	2.75%	3.00%	3.50%

Certificates of Deposit

INTEREST RATE FIXED FOR TERM

APY = Annual Percentage Yield / RATE = Interest Rate

TYPE	NAME	MINIMUM BALANCE TO OPEN	EARLY W/D PENALTY	TERM			
59	3 MONTH	\$500	30 Days	3 MONTHS	APY	3.00%	
					RATE	2.96%	
73	6 MONTH	\$500	30 Days	6 MONTHS	APY	3.25%	
					RATE	3.20%	
15	SAVERS CHOICE	\$500	30 Days	8 MONTHS	APY	3.50%	
					RATE	3.44%	
95	ANNIVERSARY SAVERS CHOICE	\$500	30 Days	12 MONTHS	APY	3.70%	
					RATE	3.63%	
50	18 MONTH	\$500	60 Days	18 MONTHS	APY	3.75%	
					RATE	3.68%	
40	20 MONTH	\$500	180 DAYS	20 MONTHS	APY	3.00%	
					RATE	2.96%	
89	SAVERS CHOICE	\$500	90 Days	28 MONTHS	APY	3.25%	
					RATE	3.20%	
64	MARKET MATCH	\$5,000	180 Days	48 MONTHS	APY	2.50%	One time rate bump option at customer request.
					RATE	2.47%	
66	SAVINGS STARTER	\$25	180 Days	60 MONTHS	APY	1.00%	Deposits of \$25.00 or more allowed throughout the term.
					RATE	0.98%	
30	CD+PLUS	\$500	NONE	12 MONTHS	APY	0.20%	Deposit and withdrawals are allowed during the term.
					RATE	0.20%	

Certificates of Deposit for IRAs

INTEREST RATE FIXED FOR TERM

APY = Annual Percentage Yield / RATE = Interest Rate

TYPE	NAME	MINIMUM BALANCE TO OPEN	EARLY W/D PENALTY	TERM			
76	IRA/QRP	\$25	180 Days	18 MONTHS	APY	3.00%	
					RATE	2.92%	
79	IRA/QRP	\$100	180 Days	2 1/2 YEARS	APY	3.25%	Retirement Account CDs allow for additional deposits.
					RATE	3.155%	
56	IRA/QRP	\$500	180 Days	5 YEARS	APY	0.65%	Annual Fees may apply, contact a Branch for more details.
					RATE	0.64%	
31	CD+PLUS RETIREMENT	\$25	None	12 MONTHS	APY	0.20%	
					RATE	0.20%	

¹ Minimum deposit of new funds (\$10,000), defined as money not currently on deposit with Yakima Federal, or, held in any account with us within the past 30 days, is required to open this account.

* Change in Rate from Previous Week

A penalty may be imposed for early withdrawal. Fees may reduce earnings on an account.

