

YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION

Consumer Deposit Products

EFFECTIVE DATE: July 01, 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% | 1.00% | 1.00% | 2.00% | 3.00% |
| | | | RATE | 0.00% | 0.25% | 0.98% | 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 | 4.00% | |
| | | | | | RATE | 3.92% | |
| 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.

