YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION
Consumer Deposit Products
EFFECTIVE DATE: August 26, 2026

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

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

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	$1.00	APY	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
	Savings		RATE	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
2	Savings	$10,000.00	APY	0.00%	0.25%	1.00%	1.00%	2.00%	3.00%
	Advantage		RATE	0.00%	0.25%	0.98%	0.98%	1.95%	2.92%
27	Elevate	$10,000.00	APY	0.05%	0.05%	2.00%	2.75%	3.00%	3.50%
	Money Market [1]		RATE	0.05%	0.05%	2.00%	2.75%	3.00%	3.50%

Certificates of Deposit
INTEREST RATE FIXED FOR TERM

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	3.85%	
					RATE	3.78%	
95	ANNIVERSARY	$500	30 Days	12 MONTHS	APY	4.00%	
	SAVERS CHOICE				RATE	3.92%	
50	18 MONTH	$500	60 Days	18 MONTHS	APY	4.00%	
					RATE	3.92%	
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	$25	180 Days	60 MONTHS	APY	1.00%	
	STARTER				RATE	0.98%	Deposits of $25.00 or more allowed throughout the term.
30	CD+PLUS	$500	NONE	12 MONTHS	APY	0.20%	Deposits of $100.00 or more and withdrawals are allowed during the term.
					RATE	0.20%	

Certificates of Deposit for IRAs
INTEREST RATE FIXED FOR TERM

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	$25	None	12 MONTHS	APY	0.20%	
	RETIREMENT				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.

APY = Annual Percentage Yield / RATE = Interest Rate

* Change in Rate from Previous Week

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