

YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION

Consumer Deposit Products

EFFECTIVE DATE: September 30, 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 Savings	\$1.00	APY RATE	0.05% 0.05%	0.05% 0.05%	0.05% 0.05%	0.05% 0.05%	0.05% 0.05%	0.05% 0.05%
2	Savings Advantage	\$10,000.00	APY RATE	0.00% 0.00%	0.25% 0.25%	1.00% 0.98%	1.00% 0.98%	2.00% 1.95%	3.00% 2.92%
27	Elevate Money Market ¹	\$10,000.00	APY RATE	0.05% 0.05%	0.05% 0.05%	2.00% 2.00%	2.75% 2.75%	3.00% 3.00%	3.50% 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 RATE	3.00% 2.96%	
73	6 MONTH	\$500	30 Days	6 MONTHS	APY RATE	3.25% 3.20%	
15	SAVERS CHOICE	\$500	30 Days	8 MONTHS	APY RATE	3.85% 3.78%	
95	ANNIVERSARY SAVERS CHOICE	\$500	30 Days	12 MONTHS	APY RATE	4.00% 3.92%	
50	18 MONTH	\$500	60 Days	18 MONTHS	APY RATE	4.10% 4.02%	
40	20 MONTH	\$500	180 Days	20 MONTHS	APY RATE	3.00% 2.96%	
89	SAVERS CHOICE	\$500	90 Days	28 MONTHS	APY RATE	3.25% 3.20%	
64	MARKET MATCH	\$5,000	180 Days	48 MONTHS	APY RATE	2.50% 2.47%	One time rate bump option at customer request.
66	SAVINGS STARTER	\$25	180 Days	60 MONTHS	APY RATE	1.00% 0.98%	Deposits of \$25.00 or more allowed throughout the term.
30	CD+PLUS	\$500	NONE	12 MONTHS	APY RATE	0.20% 0.20%	Deposits of \$100.00 or more and withdrawals are allowed during the term.

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 RATE	3.00% 2.92%	
79	IRA/QRP	\$100	180 Days	2 1/2 YEARS	APY RATE	3.25% 3.155%	■ Retirement Account CDs allow for additional deposits.
56	IRA/QRP	\$500	180 Days	5 YEARS	APY RATE	0.65% 0.64%	■ Annual Fees may apply, contact a Branch for more details.
31	CD+PLUS RETIREMENT	\$25	None	12 MONTHS	APY RATE	0.20% 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.

