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# Deposit Rates

Effective: December 1, 2019

## **Certificates of Deposit and Individual Retirement Accounts**

<b>Term</b>	<b>Interest Rate</b>	<b>APY</b>
3 month	0.75%	0.75%
6 month	0.95%	0.95%
9 month	1.09%	1.10%
12 month	2.27%	2.30%
24 month	2.37%	2.40%
36 month	2.47%	2.50%
48 month	2.57%	2.60%
60 month	2.66%	2.70%

APY = Annual Percentage Yield

Certificates of Deposit (CD) and Individual Retirement Accounts CD: Interest compounds daily and is credited to the account quarterly. The (APY) assumes interest remains on deposit until maturity. Minimum opening deposit: \$1,000 (\$300 for a minor less than 18 years of age; or \$500 for IRA CDs). An early withdrawal penalty may be imposed if funds are withdrawn prior to maturity. IRA CD: Withdrawals before age 59 1/2 may be subject to a 10% federal tax and possible state tax, in addition to an early withdrawal penalty. Refer to account disclosures for additional terms and conditions for all certificate of deposit accounts.

Additional information for Interest Bearing Accounts: Fees or early withdrawal penalties assessed on interest bearing accounts may reduce actual earnings on the account.

Ask a member of the Client Service Team at [clientdesk@seattlebank.com](mailto:clientdesk@seattlebank.com) or (206) 281-1500 for more information about deposit account rates, other account services, or for a copy of our deposit account terms and conditions as well as other account disclosures.

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