



# Deposit Rates

Effective: November 1, 2021

See reverse side for Additional Terms and Conditions

APY = Annual Percentage Yield

## Personal Accounts

<b>Personal Interest Checking</b>	<b>Interest Rate</b>	<b>APY</b>
All balances	0.03%	0.03%

<b>Personal Savings Account:</b>	<b>Interest Rate</b>	<b>APY</b>
\$.01 - \$49,999	0.05%	0.05%
\$50,000 - \$249,999	0.10%	0.10%
\$250,000 and up	0.15%	0.15%

<b>Personal Money Market Account</b>	<b>Interest Rate</b>	<b>APY</b>
\$.01 - \$49,999	0.05%	0.05%
\$50,000 - \$249,999	0.10%	0.10%
\$250,000 and up	0.15%	0.15%

## Business Accounts

<b>Business Interest Checking</b>	<b>Interest Rate</b>	<b>APY</b>
\$.01 - \$49,999	0.03%	0.03%
\$50,000 - \$249,999	0.05%	0.05%
\$250,000 and up	0.08%	0.08%

<b>Business Savings Account</b>	<b>Interest Rate</b>	<b>APY</b>
\$.01 - \$49,999	0.05%	0.05%
\$50,000 - \$249,999	0.10%	0.10%
\$250,000 and up	0.15%	0.15%

<b>Business Money Market Account</b>	<b>Interest Rate</b>	<b>APY</b>
\$.01 - \$49,999	0.05%	0.05%
\$50,000 - \$249,999	0.10%	0.10%
\$250,000 and up	0.15%	0.15%

<b>Specialty Accounts</b>	<b>Interest Rate</b>	<b>APY</b>
IOLTA & IRETA	0.03%	0.03%

<b>Business Analysis Checking</b>	<b>Earnings Credit Rate</b>	
Earnings Credit Rate All Balances	0.45%	0.45%

## Certificates of Deposit and Individual Retirement Accounts

<b>Term</b>	<b>Interest Rate</b>	<b>APY</b>
3 month	0.15%	0.15%
6 month	0.25%	0.25%
9 month	0.35%	0.35%
12 month	0.55%	0.55%
24 month	0.65%	0.65%
36 month	0.75%	0.75%
48 month	0.80%	0.80%
60 month	0.85%	0.85%

*Personal Interest Checking Account: No minimum balance requirement, other than the minimum deposit to open the account. No monthly service fee. Interest compounds daily and paid monthly. Minimum opening deposit \$100.*

*Personal Savings Account: No monthly minimum balance requirement or service fee. The interest rate and Annual Percentage Yield (APY) quoted for all tiers are variable and subject to change without notice at any time. Interest compounds daily and paid quarterly. Minimum opening deposit \$100.*

*Personal Money Market Account: Interest compounds daily and paid monthly. Interest rate and APY quoted for all tiers are variable and subject to change without notice at any time. \$100 minimum opening deposit and \$1,000 minimum daily balance required to avoid \$5 monthly service fee.*

*Business Interest Checking: Interest compounds daily and paid monthly. Interest rate and APY quoted for all tiers are variable and subject to change without notice at any time. \$100 minimum opening deposit. \$5,000 monthly average balance required to avoid a \$15 fee.*

*Business Savings Account: Interest rate and APY quoted for all tiers are variable and subject to change without notice at any time. Interest compounds daily and paid quarterly. \$300 minimum monthly average balance to avoid \$5 monthly service fee.*

*Business Money Market Account: Interest compounds daily and paid monthly. Interest rate and APY quoted for all tiers are variable and subject to change without notice at any time. \$100 minimum opening deposit and \$1,000 monthly average balance required to avoid \$10 monthly service fee.*

*IRETA: \$100 minimum balance to open account, no monthly service charge, no minimum balance, interest paid monthly, detailed monthly statements, free Online Banking, free bill pay, free E-Statements. On pooled IRETA accounts, interest earned is paid to the Washington Housing Trust Fund on behalf of the Real Estate firm or Property Management company.*

*IOLTA: \$100 minimum balance to open account, no monthly service charge, no minimum balance, interest paid monthly, detailed monthly statements, free Online Banking, free bill pay, free E-Statements, interest earned is paid to the Legal Foundation of Washington on behalf of the law firm for pooled IOLTAs. Individual Client Trust accounts are also available; please refer these requests to Treasury Management Services.*

**Business Analysis Checking:** *The Earnings Credit Rate (ECR) is an earnings allowance or credit that is applied to business account deposit balances to offset monthly service charge expense.*

*Certificates of Deposit (CD) and Individual Retirement Accounts CD: Interest compounds daily and credited to the account quarterly. The (APY) assumes interest remains on deposit until maturity. Minimum opening deposit: \$1,000. 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 client service representative 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.*