

# YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION CERTIFICATE ACCOUNT RATE OFFERINGS

**EFFECTIVE DATE: January 15, 2025**  
**INTEREST RATE FIXED WITH OPENING BALANCE FOR TERM SELECTED BASED ON APPLICABLE RATE TIER**

TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	TERM	APY RATE	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS		
						Min. Bal. TO 2,499.99	2,500.00 TO 4,999.99	5,000.00 TO 9,999.99	10,000.00 PLUS		
76	IRA/QRP	180 Days	\$25	18 MONTHS	3.00% 2.920%	3.00% 2.920%	3.00% 2.920%	3.00% 2.920%			
79	IRA/QRP	180 Days	\$100	2 1/2 YEARS	3.25% 3.155%	3.25% 3.155%	3.25% 3.155%	3.25% 3.155%			
56	IRA/QRP	180 Days	\$500	5 YEARS	0.50% 0.49%	0.55% 0.54%	0.60% 0.59%	0.65% 0.64%			
52	SAVERS CHOICE	90 Days	\$500	2 THROUGH 6 MONTHS	2.75% 2.680%	2.75% 2.680%	2.75% 2.680%	2.75% 2.680%			
58	SAVERS CHOICE	90 Days	\$500	7 THROUGH 12 MONTHS	2.75% 2.68%	2.75% 2.680%	2.75% 2.680%	2.75% 2.680%			
51	SAVERS CHOICE EXPAND-A-COUNT	180 Days	\$100	18 THROUGH 29 MONTHS	0.20% 0.200%	0.25% 0.250%	0.30% 0.300%	0.35% 0.34%			
54	SAVERS CHOICE	180 Days	\$500	42 THROUGH 59 MONTHS	0.35% 0.345%	0.40% 0.39%	0.45% 0.44%	0.50% 0.49%			
62	SAVERS CHOICE	90 Days	\$500	7-12 MONTHS DEFERRED INTEREST	1.00% 0.98%	1.00% 0.980%	1.00% 0.980%	1.00% 0.980%			

**INTEREST RATE FIXED FOR TERM**

61	SAVERS CHOICE	180 Days	\$500	13 THROUGH 17 MONTHS	3.75% 3.63%						
53	SAVERS CHOICE	180 Days	\$500	30 THROUGH 41 MONTHS	0.40% 0.39%						
55	SAVERS CHOICE	180 Days	\$500	60 THROUGH 120 MONTHS	0.65% 0.640%						

**INTEREST RATE FIXED FOR TERM**

66	SAVINGS STARTER	180 Days	\$25	60 MONTHS	1.00% 0.98%	ACCOUNT TERMS ALLOW FOR ADDITIONAL DEPOSITS OF \$25 OR MORE.					
64	MARKET MATCH	180 Days	\$5,000	48 MONTHS	2.50% 2.470%	ACCOUNT TERMS INCLUDE A ONE TIME RATE "BUMP" OPTION AT THE CUSTOMER'S REQUEST.					
89	SAVERS CHOICE	90 Days	\$500	28 MONTHS	3.25% 3.20%						
40	20 MONTH	180 DAYS	\$500	20 MONTHS	3.00% 2.960%						
50	18 MONTH	60 Days	\$500	18 MONTHS	3.75% 3.680%						
95	ANNIVERSARY SAVERS CHOICE	30 Days	\$500	12 MONTHS	4.00% 3.92%						
96	ADVANTAGE	30 Days	\$500	12 MONTHS	0.25% 0.25%	ACCOUNT TERMS INCLUDE A ONE TIME RATE "BUMP" OPTION AT THE CUSTOMER'S REQUEST AND ADDITIONAL DEPOSITS OF \$100 OR MORE.					
15	SAVERS CHOICE	30 Days	\$500	8 MONTHS	2.75% 2.710%						
73	6 MONTH	30 Days	\$500	6 MONTHS	4.20% 4.115%						
59	3 MONTH	30 Days	\$500	3 MONTHS	4.35% 4.26%						

"APY" DENOTES "ANNUAL PERCENTAGE YIELD"

"RATE" DENOTES "INTEREST RATE"

\* DENOTES CHANGE IN RATE FROM PREVIOUS WEEK



A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL FEES CAN REDUCE EARNINGS ON AN ACCOUNT

# YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION DEPOSIT ACCOUNT RATE OFFERINGS

EFFECTIVE DATE: January 15, 2025

## INTEREST RATE EARNED SUBJECT TO DAILY BALANCE AND APPLICABLE RATE TIER

TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	TERM	APY RATE	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS		
						Min. Bal. TO	2,500.00 TO	5,000.00 TO	10,000.00 PLUS		
						2,499.99	4,999.99	9,999.99			
30	CD +PLUS	None	\$500	12 MONTHS	APY RATE	0.05% 0.05%	0.10% 0.10%	0.15% 0.15%	0.20% 0.20%		
31	CD +PLUS RETIREMENT	None	\$25	12 MONTHS	APY RATE	0.05% 0.05%	0.10% 0.10%	0.15% 0.15%	0.20% 0.20%		

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

TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	APY RATE	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS
					Min. Bal. TO	1,000.00 TO	2,500.00 TO	15,000.00 TO	25,000.00 TO	50,000.00 TO	75,000.00 PLUS
					999.99	2,499.99	14,999.99	24,999.99	49,999.99	74,999.99	
02	SUPRA FUND	None	\$15,000	APY RATE	0.05% 0.05%	0.05% 0.05%	0.05% 0.05%	0.10% 0.10%	0.15% 0.15%	0.20% 0.20%	0.20% 0.20%

TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	APY RATE	RATE TIERS	RATE TIERS					
					Min. Bal. TO	25,000.00 PLUS					
					24,999.99						
09	CHOICE MONEY MARKET	None	\$25,000	APY RATE	0.05% 0.05%	0.20% 0.20%	APY STATED IS FIXED FOR THE 1ST 365 DAYS THE ACCOUNT IS OPEN. AFTER THE 1ST 365 DAYS THE APY IS SUBJECT TO CHANGE.				

TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	APY RATE	RATE TIERS	RATE TIERS	RATE TIERS				
					0.00 TO	1,000.00 TO	5,000.00 PLUS				
					999.99	4,999.99					
08/20	PREFERRED CHECKING	None	\$5,000	APY RATE	0.00% 0.00%	0.05% 0.05%	0.10% 0.10%	BONUS APY STATED IS FIXED FOR THE 1ST 365 DAYS THE ACCOUNT IS OPEN. AFTER THE 1ST 365 DAYS THE BONUS APY IS SUBJECT TO CHANGE.			

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

TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	APY RATE	RATE TIERS	RATE TIERS					
					0.00% TO	0.05% TO					
					0.00%	0.05%					
10	SIMPLY BETTER CHECKING	None	\$1,000	APY RATE	0.00% 0.00%	0.05% 0.05%	MINIMUM BALANCE OF \$1,000 REQUIRED TO EARN INTEREST				

## INTEREST RATE EARNED SUBJECT TO DAILY BALANCE / INTEREST RATE IS SUBJECT TO CHANGE

TYPE	NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	APY RATE	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS	
					0.01 TO	5,000.00 TO	25,000.00 TO	50,000.00 TO	100,000.00 Plus	
					4,999.99	24,999.99	49,999.99	99,999.99		
1	SIMPLY SAVINGS	None	\$1	APY RATE	0.05% 0.05%					
2	SAVINGS ADVANTAGE	None	\$25,000	APY RATE	0.00% 0.00%	0.25% 0.25%	1.00% 0.98%	2.00% 1.95%	3.00% 2.92%	

"APY" DENOTES "ANNUAL PERCENTAGE YIELD"  
 "RATE" DENOTES "INTEREST RATE"  
 \* DENOTES CHANGE IN RATE FROM PREVIOUS WEEK



A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL FEES CAN REDUCE EARNINGS ON AN ACCOUNT

# YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION CERTIFICATE ACCOUNT RATE SPECIALS

EFFECTIVE DATE: January 15, 2025

## INTEREST RATE FIXED WITH OPENING BALANCE FOR TERM SELECTED BASED ON APPLICABLE RATE TIER

TYPE NAME	EARLY WITHDRAWAL PENALTY	MINIMUM BALANCE	TERM		RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS
					Min. Bal. TO 2,499.99	2,500.00 TO 4,999.99	5,000.00 TO 9,999.99	10,000.00 PLUS
76 IRA/QRP	180 Days	\$25	18 MONTHS	APY RATE	3.00% 2.920%	3.00% 2.920%	3.00% 2.920%	3.00% 2.920%
79 IRA/QRP	180 Days	\$100	2 1/2 YEARS	APY RATE	3.25% 3.155%	3.25% 3.155%	3.25% 3.155%	3.25% 3.155%

## INTEREST RATE FIXED FOR TERM

50 18 MONTH	60 Days	\$500	18 MONTHS	APY RATE	3.75% 3.680%			
95 ANNIVERSARY SAVERS CHOICE	30 Days	\$500	12 MONTHS	APY RATE	4.00% 3.92%			
73 6 MONTH	30 Days	\$500	6 MONTHS	APY RATE	4.20% 4.115%			
59 3 MONTH	30 Days	\$500	3 MONTHS	APY RATE	4.35% 4.26%			

## INTEREST RATE EARNED SUBJECT TO DAILY BALANCE AND APPLICABLE RATE TIER

TYPE NAME	MINIMUM BALANCE			RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS	RATE TIERS
				0.01 TO 4,999.99	5,000.00 TO 24,999.99	25,000.00 TO 49,999.99	50,000.00 TO 99,999.99	100,000.00 Plus
2 SAVINGS ADVANTAGE	None	\$25,000	APY RATE	0.00% 0.00%	0.25% 0.25%	1.00% 0.98%	2.00% 1.95%	3.00% 2.92%

"APY" DENOTES "ANNUAL PERCENTAGE YIELD"  
"RATE" DENOTES "INTEREST RATE"



A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL FEES CAN REDUCE EARNINGS ON AN ACCOUNT