

# YAKIMA FEDERAL SAVINGS AND LOAN ASSOCIATION CERTIFICATE ACCOUNT RATE OFFERINGS

**EFFECTIVE DATE: February 20, 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%<br>2.920% | 3.00%<br>2.920%       | 3.00%<br>2.920%      | 3.00%<br>2.920%      |                |  |  |
| 79   | IRA/QRP                      | 180 Days                 | \$100           | 2 1/2 YEARS                   | 3.25%<br>3.155% | 3.25%<br>3.155%       | 3.25%<br>3.155%      | 3.25%<br>3.155%      |                |  |  |
| 56   | IRA/QRP                      | 180 Days                 | \$500           | 5 YEARS                       | 0.50%<br>0.49%  | 0.55%<br>0.54%        | 0.60%<br>0.59%       | 0.65%<br>0.64%       |                |  |  |
| 52   | SAVERS CHOICE                | 90 Days                  | \$500           | 2 THROUGH 6 MONTHS            | 2.75%<br>2.680% | 2.75%<br>2.680%       | 2.75%<br>2.680%      | 2.75%<br>2.680%      |                |  |  |
| 58   | SAVERS CHOICE                | 90 Days                  | \$500           | 7 THROUGH 12 MONTHS           | 2.75%<br>2.68%  | 2.75%<br>2.680%       | 2.75%<br>2.680%      | 2.75%<br>2.680%      |                |  |  |
| 51   | SAVERS CHOICE EXPAND-A-COUNT | 180 Days                 | \$100           | 18 THROUGH 29 MONTHS          | 0.20%<br>0.200% | 0.25%<br>0.250%       | 0.30%<br>0.300%      | 0.35%<br>0.34%       |                |  |  |
| 54   | SAVERS CHOICE                | 180 Days                 | \$500           | 42 THROUGH 59 MONTHS          | 0.35%<br>0.345% | 0.40%<br>0.39%        | 0.45%<br>0.44%       | 0.50%<br>0.49%       |                |  |  |
| 62   | SAVERS CHOICE                | 90 Days                  | \$500           | 7-12 MONTHS DEFERRED INTEREST | 1.00%<br>0.98%  | 1.00%<br>0.980%       | 1.00%<br>0.980%      | 1.00%<br>0.980%      |                |  |  |

**INTEREST RATE FIXED FOR TERM**

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

**INTEREST RATE FIXED FOR TERM**

|    |                           |          |         |           |                 |   |  |  |  |  |  |
|----|---------------------------|----------|---------|-----------|-----------------|---|--|--|--|--|--|
| 66 | SAVINGS STARTER           | 180 Days | \$25    | 60 MONTHS | 1.00%<br>0.98%  | ACCOUNT TERMS ALLOW FOR ADDITIONAL DEPOSITS OF \$25 OR MORE.  |  |  |  |  |  |
| 64 | MARKET MATCH              | 180 Days | \$5,000 | 48 MONTHS | 2.50%<br>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%<br>3.20%  |   |  |  |  |  |  |
| 40 | 20 MONTH                  | 180 DAYS | \$500   | 20 MONTHS | 3.00%<br>2.960% |   |  |  |  |  |  |
| 50 | 18 MONTH                  | 60 Days  | \$500   | 18 MONTHS | 3.75%<br>3.680% |   |  |  |  |  |  |
| 95 | ANNIVERSARY SAVERS CHOICE | 30 Days  | \$500   | 12 MONTHS | 4.00%<br>3.92%  |   |  |  |  |  |  |
| 96 | ADVANTAGE                 | 30 Days  | \$500   | 12 MONTHS | 0.25%<br>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%<br>2.710% |   |  |  |  |  |  |
| 73 | 6 MONTH                   | 30 Days  | \$500   | 6 MONTHS  | 4.05%<br>3.970% |   |  |  |  |  |  |
| 59 | 3 MONTH                   | 30 Days  | \$500   | 3 MONTHS  | 4.20%<br>4.115% |   |  |  |  |  |  |

"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: February 20, 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%<br>0.05% | 0.10%<br>0.10% | 0.15%<br>0.15% | 0.20%<br>0.20% |  |  |
| 31   | CD +PLUS RETIREMENT | None                     | \$25            | 12 MONTHS | APY RATE | 0.05%<br>0.05% | 0.10%<br>0.10% | 0.15%<br>0.15% | 0.20%<br>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%<br>0.05% | 0.05%<br>0.05% | 0.05%<br>0.05% | 0.10%<br>0.10% | 0.15%<br>0.15% | 0.20%<br>0.20% | 0.20%<br>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%<br>0.05% | 0.20%<br>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%<br>0.00% | 0.05%<br>0.05% | 0.10%<br>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

|    |                        |      |         |          |                |                |  |
|----|------------------------|------|---------|----------|----------------|----------------|--|
| 10 | SIMPLY BETTER CHECKING | None | \$1,000 | APY RATE | 0.00%<br>0.00% | 0.05%<br>0.05% | MINIMUM BALANCE OF \$1,000 REQUIRED TO EARN INTEREST |
|----|------------------------|------|---------|----------|----------------|----------------|--|

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

| 1    | SIMPLY SAVINGS    | None                     | \$1             | APY RATE | 0.05%<br>0.05% |                |                |                |                 |            |  |
|------|-------------------|--------------------------|-----------------|----------|----------------|----------------|----------------|----------------|-----------------|------------|--|
| TYPE | NAME              | EARLY WITHDRAWAL PENALTY | MINIMUM BALANCE | APY RATE | RATE TIERS     | 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      |                 |            |  |
| 2    | SAVINGS ADVANTAGE | None                     | \$25,000        | APY RATE | 0.00%<br>0.00% | 0.25%<br>0.25% | 1.00%<br>0.98% | 2.00%<br>1.95% | 3.00%<br>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: February 20, 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%<br>2.920%       | 3.00%<br>2.920%      | 3.00%<br>2.920%      | 3.00%<br>2.920% |
| 79 IRA/QRP | 180 Days                 | \$100           | 2 1/2 YEARS | APY RATE | 3.25%<br>3.155%       | 3.25%<br>3.155%      | 3.25%<br>3.155%      | 3.25%<br>3.155% |

## INTEREST RATE FIXED FOR TERM

|                              |         |       |           |          |                 |  |
|------------------------------|---------|-------|-----------|----------|-----------------|--|
| 50 18 MONTH                  | 60 Days | \$500 | 18 MONTHS | APY RATE | 3.75%<br>3.680% |  |
| 95 ANNIVERSARY SAVERS CHOICE | 30 Days | \$500 | 12 MONTHS | APY RATE | 4.00%<br>3.92%  |  |
| 73 6 MONTH                   | 30 Days | \$500 | 6 MONTHS  | APY RATE | 4.05%<br>3.970% |  |
| 59 3 MONTH                   | 30 Days | \$500 | 3 MONTHS  | APY RATE | 4.20%<br>4.115% |  |

## 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%<br>0.00%   | 0.25%<br>0.25%        | 1.00%<br>0.98%         | 2.00%<br>1.95%         | 3.00%<br>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