



Effective January 25, 2021

Certificate of Deposit Terms	Without Checking		With Checking	
	Interest Rate	APY*	Interest Rate	APY*
6 Month Certificate of Deposit	0.06%	0.06%	0.11%	0.11%
12 Month Certificate of Deposit	0.15%	0.15%	0.32%	0.32%
18 Month Certificate of Deposit	0.21%	0.21%	0.41%	0.41%
24 Month Certificate of Deposit	0.27%	0.27%	0.47%	0.47%
36 Month Certificate of Deposit	0.36%	0.36%	0.56%	0.56%
48 Month Certificate of Deposit	0.39%	0.39%	0.59%	0.59%
60 Month Certificate of Deposit	0.46%	0.46%	0.66%	0.66%

Certificates of deposit require a \$1,000 minimum opening deposit. IRA certificates require a \$500 minimum opening deposit.

Additional \$25 minimum deposits are also accepted to IRA certificates to a maximum of the current IRS annual contribution limit.

Early withdrawals are subject to a penalty. Offered rate based on banking relationships with Sound Community Bank. Fees may reduce earnings.

Checking Accounts	Interest Rate	APY*
HSA (Health Savings Account)**	0.15%	0.15%
Prime Checking (50+ Years of Age)	0.01%	0.01%

Please see Account Executive or Checking Account brochure for Simply Rewards Checking and Saver rates.

Money Market Account (Personal and Business)	Interest Rate	APY*
\$1,000 - \$9,999	0.15%	0.15%
\$10,000 - \$49,999	0.20%	0.20%
\$50,000 and above	0.25%	0.25%

Balances below \$1,000 will be assessed a \$10 fee and will earn the regular savings account interest rate. Rate may change after account is opened.

eMoney Maker (Personal and Business)	Interest Rate	APY*
\$25,000 - \$49,999	0.15%	0.15%
\$50,000 - \$99,999	0.30%	0.30%
\$100,000 and above	0.51%	0.51%

Balances less than \$25,000 will earn the regular savings account interest rate. A \$10.00 monthly fee will be assessed for balances less than \$1,000. eStatements required.

Rate may change after account is opened. Fees may reduce earnings.

Business Premier Money Market**	Interest Rate	APY*
\$25,000 - \$49,999	0.20%	0.20%
\$50,000 - \$99,999	0.25%	0.25%
\$100,000 - \$499,999	0.30%	0.30%
\$500,000 - \$999,999	0.30%	0.30%
\$1,000,000 and above	0.72%	0.72%

**Accounts with balances falling below \$25,000 during the month will be assessed a \$20 fee per month and will earn the regular savings account interest rate. Rate may change after account is opened. Fees could reduce earnings.

Savings Accounts	Interest Rate	APY*
Regular Savings Account	0.15%	0.15%
Business Savings Account	0.15%	0.15%
Youth Savings Account	0.15%	0.15%
Education and IRA Savings Account	0.15%	0.15%

Checking accounts require a \$100 minimum opening deposit. Prime Checking requires a \$1,000 minimum balance to earn interest. Rate may change after account is opened. Savings balances less than \$100 will be assessed a \$3.00 monthly fee. Fees could reduce earnings.

*APY - Annual Percentage Yield. **Health Savings Account requires \$1,000 to earn interest.