



Effective September 16, 2019

Certificate of Deposit Terms	Without Checking		With Checking	
	Interest Rate	APY*	Interest Rate	APY*
6 Month Certificate of Deposit	0.51%	0.51%	0.76%	0.76%
12 Month Certificate of Deposit	0.65%	0.65%	1.26%	1.27%
18 Month Certificate of Deposit	0.75%	0.75%	1.36%	1.37%
24 Month Certificate of Deposit	1.99%	2.01%	2.09%	2.11%
36 Month Certificate of Deposit	1.01%	1.01%	2.19%	2.21%
48 Month Certificate of Deposit	1.89%	1.91%	2.29%	2.31%
60+ Month Certificate of Deposit	1.93%	1.95%	2.38%	2.41%

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)**	0.25%	0.25%
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	0.25%	0.25%
\$10,000 - \$49,999	0.30%	0.30%
\$50,000 and above	0.35%	0.35%

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	0.35%	0.35%
\$50,000 - \$99,999	0.61%	0.61%
\$100,000 and above	0.86%	0.86%

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	0.25%	0.25%
\$50,000 - \$99,999	0.30%	0.30%
\$100,000 - \$499,999	0.35%	0.35%
\$500,000 - \$999,999	0.35%	0.35%
\$1,000,000 and above	1.56%	1.57%

**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	0.25%	0.25%
Business Savings Account	0.25%	0.25%
Youth Savings Account	0.25%	0.25%
Education and IRA Savings Account	0.25%	0.25%

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.