



Effective September 18, 2017

Certificate of Deposit Terms	Without Checking		With Checking	
	Rate	APY*	Rate	APY*
6 Month Certificate of Deposit	0.25%	0.25%	0.35%	0.35%
12 Month Certificate of Deposit	0.25%	0.25%	0.35%	0.35%
17 Month Certificate of Deposit	1.20%	1.21%	1.30%	1.31%
18 Month BUMP Certificate of Deposit ¹	1.10%	1.11%	1.20%	1.21%
24 Month Certificate of Deposit	1.01%	1.01%	1.10%	1.11%
36 Month Certificate of Deposit	1.10%	1.11%	1.20%	1.21%
48 Month Certificate of Deposit	1.40%	1.41%	1.50%	1.51%
60+ Month Certificate of Deposit	1.70%	1.71%	1.80%	1.81%

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.

1 = Client has the option to bump the interest rate one time during the term of the CD to the then current rate on our 18-month "Bump Rate" or standard 18-month CD.

Client may only bump the rate one time during the initial 18-month CD term. Sound Community Bank makes no guarantee that you will ever be able to exercise

this option since we have no way to predict future interest rates. Offer subject to change without notice and may be withdrawn at any time.

Checking Accounts	Interest Rate	APY*
HSA (Health Savings Account)**	0.05%	0.05%
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	0.05%	0.05%
\$10,000 - \$49,999	0.15%	0.15%
\$50,000 and above	0.20%	0.20%

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	0.25%	0.25%
\$50,000 - \$99,999	0.41%	0.41%
\$100,000 and above	0.61%	0.61%

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.

Savings Accounts	Interest Rate	APY*
Regular Savings Account	0.05%	0.05%
Business Savings Account	0.05%	0.05%
Youth Savings Account	0.05%	0.05%
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.