



## Rate Sheet: Oregon and Vancouver, Washington

**EFFECTIVE DATE:** 1/4/2012      **Account Analysis Rate:**  
**REPLACES SHEET DATED:** 10/12/2011      91-day Treasury Rate minus 25 basis points, with 0.25% floor, adjusted every Tuesday.

*Rates may change daily & without prior notice.*

### Transaction and Investment Accounts

	Minimum balance required to obtain quoted yield.*					
<b>INTEREST CHECKING</b>	\$ 100	\$ 25,000	\$ 50,000	\$100,000 & up		
<b>ANNUAL PERCENTAGE YIELD</b>	0.03	0.03	0.03	0.05		
<b>INTEREST RATE</b>	0.03	0.03	0.03	0.05		
<b>SAVINGS PERSONAL</b>	\$ 100	\$ 25,000	\$ 50,000	\$ 100,000	\$250,000 & up	
<b>ANNUAL PERCENTAGE YIELD</b>	0.03	0.05	0.15	0.25	0.35	
<b>INTEREST RATE</b>	0.03	0.05	0.15	0.25	0.35	
<b>SAVINGS BUSINESS</b>	\$ 100	\$ 25,000	\$ 50,000	\$ 100,000	\$250,000 & up	
<b>ANNUAL PERCENTAGE YIELD</b>	0.03	0.05	0.15	0.25	0.35	
<b>INTEREST RATE</b>	0.03	0.05	0.15	0.25	0.35	
<b>BUSINESS INTEREST CHECKING</b>	\$ 100	\$ 25,000	\$ 50,000	\$100,000 & up		
<b>ANNUAL PERCENTAGE YIELD</b>	0.03	0.03	0.03	0.05		
<b>INTEREST RATE</b>	0.03	0.03	0.03	0.05		
<b>MONEY MARKET PERSONAL/BUSINESS</b>	\$ 1,000	\$ 25,000	\$ 50,000	\$ 100,000	\$250,000 & up	
<b>ANNUAL PERCENTAGE YIELD</b>	0.03	0.05	0.15	0.25	0.35	
<b>INTEREST RATE</b>	0.03	0.05	0.15	0.25	0.35	
<b>* MINIMUM REQUIRED TO OPEN:</b>				<b>Variable Rates:</b>		
Money Market Account	\$ 1,000	Rates may change after account is opened.				
Personal Account	\$ 300					
Business Account	\$ 100	<b>Fees may reduce earnings.</b>				

### Individual Retirement Accounts

	Minimum balance required to obtain quoted yield.*					
<b>IRA VARIABLE RATE 18-MONTH CD</b>	\$ 1,000	\$ 10,000	\$ 25,000	\$ 50,000	\$ 75,000	
<b>Annual Percentage Yield</b>	0.05	0.05	0.05	0.10	0.15	
<b>INTEREST RATE</b>	0.05	0.05	0.05	0.10	0.15	
<b>IRA: 30-MONTH CD</b>	\$ 1,000	\$ 10,000	\$ 25,000	\$ 50,000	\$ 75,000	
<b>Annual Percentage Yield</b>	0.05	0.05	0.10	0.15	0.25	
<b>INTEREST RATE</b>	0.05	0.05	0.10	0.15	0.25	

Member  
**FDIC**



## Rate Sheet: Oregon and Vancouver, Washington

<b>Time Deposits</b>
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Minimum balance required to obtain quoted yield.

<b>CD 30-89 DAYS*</b>	<b>\$ 1,000</b>	<b>\$ 10,000</b>	<b>\$ 25,000</b>	<b>\$ 50,000</b>	<b>\$ 75,000</b>	<b>\$ 100,000</b>
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Annual Percentage Yield	0.05	0.05	0.05	0.05	0.10	0.10
INTEREST RATE	0.05	0.05	0.05	0.05	0.10	0.10

<b>CD 90-179 DAYS*</b>	<b>\$ 1,000</b>	<b>\$ 10,000</b>	<b>\$ 25,000</b>	<b>\$ 50,000</b>	<b>\$ 75,000</b>	<b>\$ 100,000</b>
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Annual Percentage Yield	0.05	0.05	0.05	0.05	0.10	0.10
INTEREST RATE	0.05	0.05	0.05	0.05	0.10	0.10

<b>CD 180-364 DAYS*</b>	<b>\$ 1,000</b>	<b>\$ 10,000</b>	<b>\$ 25,000</b>	<b>\$ 50,000</b>	<b>\$ 75,000</b>	<b>\$ 100,000</b>
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Annual Percentage Yield	0.05	0.05	0.05	0.10	0.15	0.25
INTEREST RATE	0.05	0.05	0.05	0.10	0.15	0.25

<b>CD 1 - 2 YEARS*</b>	<b>\$ 1,000</b>	<b>\$ 10,000</b>	<b>\$ 25,000</b>	<b>\$ 50,000</b>	<b>\$ 75,000</b>	<b>\$ 100,000</b>
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Annual Percentage Yield	0.05	0.10	0.10	0.20	0.30	0.40
INTEREST RATE	0.05	0.10	0.10	0.20	0.30	0.40

<b>CD 2 - 3 YEARS*</b>	<b>\$ 1,000</b>	<b>\$ 10,000</b>	<b>\$ 25,000</b>	<b>\$ 50,000</b>	<b>\$ 75,000</b>	<b>\$ 100,000</b>
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Annual Percentage Yield	0.10	0.10	0.30	0.40	0.45	0.55
INTEREST RATE	0.10	0.10	0.30	0.40	0.45	0.55

<b>CD 3 - 4 YEARS*</b>	<b>\$ 1,000</b>	<b>\$ 10,000</b>	<b>\$ 25,000</b>	<b>\$ 50,000</b>	<b>\$ 75,000</b>	<b>\$ 100,000</b>
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Annual Percentage Yield	0.30	0.40	0.50	0.60	0.70	0.80
INTEREST RATE	0.30	0.40	0.50	0.60	0.70	0.80

<b>CD 4 + YEARS*</b>	<b>\$ 1,000</b>	<b>\$ 10,000</b>	<b>\$ 25,000</b>	<b>\$ 50,000</b>	<b>\$ 75,000</b>	<b>\$ 100,000</b>
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Annual Percentage Yield	0.55	0.65	0.75	0.85	0.95	1.05
INTEREST RATE	0.55	0.65	0.75	0.85	0.95	1.05

\*Penalty will be assessed for early withdrawal.

