



## Deposit Rates

Effective July 1, 2020

### Savings

Dividends Compounded Monthly

SHARE TYPE	RATE	APY*
Regular Share..... Minimum Balance: \$5.00	0.05%	0.05%
Youth..... Minimum Balance: \$5.00 Balances up to \$500 earns 1.00% Balances over \$500 continue at 0.10%	1.00%	1.00%
UTMA Share..... Minimum Balance: \$5.00	0.10%	0.10%
Other Savings.....	0.05%	0.05%
Swipe & Save..... Balances up to \$2,500 earns 5.00% Balances over \$2,500 earns 0.10%	5.00%	5.12%
Money Market..... Minimum Balance: \$1,000.00	0.10%	0.10%
Individual Retirement Accounts (IRAs).....	0.25%	0.25%
Business Money Market..... Minimum Balance: \$1,000.00	0.10%	0.10%

### Checking

SHARE TYPE	RATE	APY*
<b>Rewards Checking</b>		
Requirements met - up to \$5,000^^.....	1.25%	1.26%
Requirements met - over \$5,000^^.....	0.10%	0.10%
Requirements not met.....	0.00%	0.00%
Business Checking.....	0.00%	0.00%
Non-Profit Business Checking.....	0.00%	0.00%

### Certificates of Deposit (CDs)

Dividends Compounded Quarterly  
Minimum Balance: \$1,000.00

SHARE TYPE	RATE	APY*
6 Month Certificate.....	0.25%	0.25%
12 Month Certificate.....	0.45%	0.45%
18 Month Certificate.....	0.50%	0.50%
24 Month Certificate.....	0.55%	0.55%
36 Month Certificate.....	0.60%	0.60%
48 Month Certificate.....	0.75%	0.75%
60 Month Certificate.....	1.00%	1.00%
12 Month Bump CD**.....	0.25%	0.25%
18 Month Bump CD**.....	0.35%	0.35%
24 Month Bump CD**.....	0.35%	0.35%
36 Month Bump CD**.....	0.40%	0.40%
48 Month Bump CD**.....	0.40%	0.40%
60 Month Bump CD**.....	0.40%	0.40%

\*APY - Annual Percentage Yield

\*\* The certificate holder has the right, at their discretion, to bump up the rate, one time only for the remainder of the current term. Once the rate is increased it will remain at the higher rate for the remainder of the term.

^^ Requirement period is each statement cycle. Rewards Checking requires 15 SFCU debit card transactions, a direct deposit or automated payment from an external source, enrollment in eStatements and successful login to online banking in the statement period. ATM withdrawals do not count as debit card transactions.

Account fees may reduce earnings on your account.

An early withdrawal penalty may or may not be imposed on CDs.

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Rates and Terms in effect as of July 1, 2020 and are subject to change without notice.