

Annual Percentage Yields and Product Rates

(360) 942-3444 www.mycb.bank

202 Duryea Street / PO Box 271 / Raymond, WA 98577
 1000 W. Robert Bush Dr. / PO Box 285 / South Bend, WA 98586
 1615 Pacific South / PO Box 1076 / Long Beach, WA 98631



Effective Date: 02/12/2025

- > Annual percentage yield (APY) and interest rate (Rate) are effective as of the date shown above and subject to change at any time at our discretion.
- > Interest payments and details to earn disclosed interest are outlined under applicable products.
- > Applicable account fees may reduce earnings so review the fee schedule closely.
- > All accounts with debit cards are eligible to 'round up' transactions into a savings or club account.

Product	Term/Type	\$100-\$4,999		\$5000-\$24,999		\$25,000-\$74,999		\$75,000-\$149,999		\$150,000-\$249,999		\$250,000-Up	
		APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE
Savings													
	Consumer Savings	0.26%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%	1.25%	1.25%	1.50%	1.49%
	Business Savings	0.26%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%	1.25%	1.25%	1.50%	1.49%

Savings accounts require \$5.00 to open and remain open.
 All savings accounts eligible for overdraft protection transfers to checking accounts.
 Savings interest is compounded daily and paid quarterly to the designated internal account.

Club													
	Holiday	0.26%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%	1.25%	1.25%	1.50%	1.49%
	Foundation	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Club accounts require \$5 to open and remain open.
 Holiday and Foundation Club accounts are distributed to the designated internal account on the second Thursday in November.
 Club interest is compounded daily and paid quarterly to the designated internal account.

Certificate of Deposit (CD)													
	6 month	0.50%	0.50%	0.75%	0.75%	1.01%	1.00%	1.26%	1.25%	1.51%	1.50%	1.76%	1.75%
	12 month	0.75%	0.75%	1.00%	1.00%	1.25%	1.25%	1.50%	1.49%	1.75%	1.74%	2.00%	1.99%
	18 month	1.00%	1.00%	1.25%	1.25%	1.50%	1.49%	1.75%	1.74%	2.00%	1.99%	2.25%	2.23%
	24 month	1.25%	1.25%	1.50%	1.49%	1.75%	1.74%	2.00%	1.99%	2.25%	2.23%	2.50%	2.47%
	36 month	1.50%	1.49%	1.75%	1.74%	2.00%	1.99%	2.25%	2.23%	2.50%	2.47%	2.75%	2.72%
	36 month Flex	1.00%	1.00%	1.25%	1.25%	1.50%	1.49%	1.75%	1.74%	2.00%	1.99%	2.25%	2.23%

CD interest is compounded daily and paid semi-annually in June, December, and at maturity. 6 month CDs are paid at maturity.
 Penalties may apply for early withdrawal.
 IRAs and Municipals are eligible for 12/24/36 month options only.
 36 month Flex allows for one deposit to increase principal every 12 months.
 CCB will rate match any local advertisement to the closest term we offer. Documentation of local offer required.

IRA													
	Savings	See Savings section for details.											
	CD	See CD section for details. IRA CDs are eligible for 12/24/36 month options only.											

IRAs have annual fees, distribution requirements, and limitations.

Consumer Checking													
	Learner (0-12 years)	Learner accounts not interest bearing.											
	Leader (13-17 years)	Standard Leader accounts not interest bearing.											
	Leader Connect*	0.25%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%	1.25%	1.25%	1.49%	1.48%
	Legacy (over 18 years)	Standard Legacy accounts not interest bearing.											
	Legacy Connect*	0.25%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%	1.25%	1.25%	1.49%	1.48%
	Limited (Retired Product)	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%	0.50%	0.50%
	Limited Connect* (Retired Product)	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%	0.50%	0.50%	0.75%	0.75%
	Legend (Invitation Only)	0.25%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%	1.25%	1.25%	1.50%	1.49%
	Legend Connect* (Invitation Only)	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%	1.25%	1.25%	1.50%	1.50%	1.75%	1.75%

All checking accounts are eligible to round up transaction to nearest whole dollar and deposit the difference into a savings or club account.
 Learner account eligible for ATM cards only.
 Limited account is for legacy RFB members transitioned at conversion and is now a retired product unavailable to new members.
 Legend account invitations are for members with a continuous 25 year history of transactional accounts.
 * Connect Pricing requires: 1) Direct Deposit 2) Ten Debit Card Transactions per Month 3) Paperless Statements 4) Overdraft Protection or Line of Credit

Business Checking													
	Non-Profit	Non-Profit Checking accounts have no monthly fee and are non-interest bearing at this time.											
	Small Business	Small-Business Checking accounts have a monthly fee of \$10.00 (waived with minimum balance of \$250) and are non-interest bearing at this time.											
	Municipals	Municipal Checking accounts have a monthly fee of \$20.00 (waived with minimum balance of \$2500) and are non-interest bearing at this time.											
	Commercial	Commercial Checking accounts have a monthly fee of \$30.00 (waived with minimum balance of \$5000) and are non-interest bearing at this time.											

Municipal accounts charged fees as allowed by law.
 Minimum Balance fees waived if daily balance is maintained.