

**Annual Percentage Yields and Product Rates**

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> 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.

**Effective Date:  
01/13/2026**

Product	Term/Type	\$0.01-\$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
<b>Savings</b>													
Consumer Savings		<b>0.05%</b>	<b>0.05%</b>	<b>0.10%</b>	<b>0.10%</b>	<b>0.25%</b>	<b>0.25%</b>	<b>0.50%</b>	<b>0.50%</b>	<b>0.75%</b>	<b>0.75%</b>	<b>1.00%</b>	<b>1.00%</b>
Small Business Savings		<b>0.05%</b>	<b>0.05%</b>	<b>0.10%</b>	<b>0.10%</b>	<b>0.25%</b>	<b>0.25%</b>	<b>0.50%</b>	<b>0.50%</b>	<b>0.75%</b>	<b>0.75%</b>	<b>1.00%</b>	<b>1.00%</b>
Municipal Savings		<b>0.05%</b>	<b>0.05%</b>	<b>0.10%</b>	<b>0.10%</b>	<b>0.25%</b>	<b>0.25%</b>	<b>0.50%</b>	<b>0.50%</b>	<b>0.75%</b>	<b>0.75%</b>	<b>1.00%</b>	<b>1.00%</b>
Non-Profit Savings		<b>0.05%</b>	<b>0.05%</b>	<b>0.10%</b>	<b>0.10%</b>	<b>0.25%</b>	<b>0.25%</b>	<b>0.50%</b>	<b>0.50%</b>	<b>0.75%</b>	<b>0.75%</b>	<b>1.00%</b>	<b>1.00%</b>
Commercial Savings		<b>0.05%</b>	<b>0.05%</b>	<b>0.10%</b>	<b>0.10%</b>	<b>0.25%</b>	<b>0.25%</b>	<b>0.50%</b>	<b>0.50%</b>	<b>0.75%</b>	<b>0.75%</b>	<b>1.00%</b>	<b>1.00%</b>

Savings accounts require \$0.00 to 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		<b>0.26%</b>	<b>0.25%</b>	<b>0.50%</b>	<b>0.50%</b>	<b>0.75%</b>	<b>0.75%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.25%</b>	<b>1.25%</b>	<b>1.50%</b>	<b>1.49%</b>
Club accounts require \$0 to open Holiday 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)		<b>0.26%</b>	<b>0.25%</b>	<b>0.51%</b>	<b>0.50%</b>	<b>0.76%</b>	<b>0.75%</b>	<b>1.01%</b>	<b>1.00%</b>	<b>1.26%</b>	<b>1.25%</b>	<b>1.51%</b>	<b>1.50%</b>
6 month		<b>0.26%</b>	<b>0.25%</b>	<b>0.51%</b>	<b>0.50%</b>	<b>0.76%</b>	<b>0.75%</b>	<b>1.01%</b>	<b>1.00%</b>	<b>1.26%</b>	<b>1.25%</b>	<b>1.51%</b>	<b>1.50%</b>
12 month		<b>0.50%</b>	<b>0.50%</b>	<b>0.75%</b>	<b>0.75%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.25%</b>	<b>1.25%</b>	<b>1.50%</b>	<b>1.49%</b>	<b>1.75%</b>	<b>1.74%</b>
18 month		<b>0.75%</b>	<b>0.75%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.25%</b>	<b>1.25%</b>	<b>1.50%</b>	<b>1.49%</b>	<b>1.75%</b>	<b>1.74%</b>	<b>2.00%</b>	<b>1.99%</b>
24 month		<b>1.00%</b>	<b>1.00%</b>	<b>1.25%</b>	<b>1.25%</b>	<b>1.50%</b>	<b>1.49%</b>	<b>1.75%</b>	<b>1.74%</b>	<b>2.00%</b>	<b>1.99%</b>	<b>2.25%</b>	<b>2.23%</b>
36 month		<b>1.25%</b>	<b>1.24%</b>	<b>1.50%</b>	<b>1.49%</b>	<b>1.75%</b>	<b>1.74%</b>	<b>2.00%</b>	<b>1.98%</b>	<b>2.25%</b>	<b>2.22%</b>	<b>2.50%</b>	<b>2.47%</b>

CD interest is compounded daily and paid semi-annually in June, December, and at maturity. 6 month CDs are paid at maturity. CD accounts require \$100 to open. Penalties may apply for early withdrawal.

IRAs and Municipals are eligible for 12/24/36 month options only.

CCB will rate match any local advertisement to the closest term we offer. Documentation of local offer required.

IRA		See Savings section for details.											
	Savings	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 accounts not interest bearing.																							
Learner (0-12 years)																									
Leader (13-17 years)																									
Standard Leader accounts not interest bearing.																									
<b>0.06%</b> <b>0.05%</b> <b>0.05%</b> <b>0.05%</b> <b>0.10%</b> <b>0.10%</b> <b>0.15%</b> <b>0.15%</b> <b>0.25%</b> <b>0.25%</b> <b>0.50%</b> <b>0.50%</b>																									
Leader Rewards*																									
<b>0.06%</b> <b>0.05%</b> <b>0.05%</b> <b>0.05%</b> <b>0.10%</b> <b>0.10%</b> <b>0.15%</b> <b>0.15%</b> <b>0.25%</b> <b>0.25%</b> <b>0.50%</b> <b>0.50%</b>																									
Limited (Retired)																									
<b>0.20%</b> <b>0.20%</b> <b>0.20%</b> <b>0.20%</b> <b>0.25%</b> <b>0.25%</b> <b>0.30%</b> <b>0.30%</b> <b>0.40%</b> <b>0.40%</b> <b>0.65%</b> <b>0.65%</b>																									
Limited Rewards* (Retired)																									
Standard Legacy accounts not interest bearing.																									
<b>0.06%</b> <b>0.05%</b> <b>0.05%</b> <b>0.05%</b> <b>0.10%</b> <b>0.10%</b> <b>0.15%</b> <b>0.15%</b> <b>0.25%</b> <b>0.25%</b> <b>0.50%</b> <b>0.50%</b>																									
Legacy (over 18 years)																									
Legacy Rewards*																									

All checking accounts require \$0 to open and 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.

\* Rewards Pricing requires: 1) Direct Deposit or 2 Deposits per month 2) Ten Debit Card Transactions per Month 3) Paperless Statements 4) Overdraft Protection or Line of Credit

Business Checking		Non-Profit Checking accounts have no monthly fee and are non-interest bearing at this time.																							
Non-Profit																									
Small Business																									
Municipal																									
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.																									