

## Annual Percentage Yields and Product Rates

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

- > 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	\$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
Savings													
	Consumer Savings	0.05%	0.05%	0.10%	0.10%	0.25%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%
	Small Business Savings	0.05%	0.05%	0.10%	0.10%	0.25%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%
	Municipal Savings	0.05%	0.05%	0.10%	0.10%	0.25%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%
	Non-Profit Savings	0.05%	0.05%	0.10%	0.10%	0.25%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%
	Commercial Savings	0.05%	0.05%	0.10%	0.10%	0.25%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%

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.

<b>Club</b>													
	Holiday	<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.

<b>Certificate of Deposit (CD)</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.

<b>IRA</b>													
	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.

<b>Consumer Checking</b>													
	Learner (0-12 years)	Learner accounts not interest bearing.											
	Leader (13-17 years)	Standard Leader accounts not interest bearing.											
	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>0.06%</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 Rewards* (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>
	Legacy (over 18 years)	Standard Legacy accounts not interest bearing.											
	Legacy 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>

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

<b>Business Checking</b>													
	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.