## **Rate Chart**

## Willamette Valley Bank

## Updated March 09, 2020

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
90-179 Day Certificate of Depo	sit <sup>a</sup> \$500.00	\$500.00°		
Daily Balances of:				
up to \$49			0.25%	0.25%
	.00-99,999.99		0.25%	0.25%
	0.00-999,999.99 000.00 and up		0.25% 0.25%	0.25% 0.25%
180-364 Day Certificate of Dep	osit <sup>a</sup> \$500.00	\$500.00°		
Daily Balances of:	Ψ500.00	Ψ300.00		
up to \$49	9,999.99		0.50%	0.50%
\$50,000.00-99,999.99			0.50%	0.50%
\$100,000	0.00-999,999.99		0.50%	0.50%
\$1,000,0	000.00 and up		0.50%	0.50%
<b>12-23 Month Certificate of Deposit</b> <sup>a</sup> \$500.00		\$500.00°		
Daily Balances of:	0.000.00		0.75%	0.75%
up to \$49	.00-99,999.99		0.75%	0.75%
	0.00-99,999.99		0.75%	0.75%
	0.00-999,999.99 000.00 and up		0.75%	0.75%
24-35 Month Certificate of Deposit <sup>a</sup> \$500.00		\$500.00°		
Daily Balances of: up to \$49	0 000 00		1.00%	1.00%
	.00-99,999.99		1.00%	1.00%
	0.00-999,999.99		1.00%	1.00%
	000.00 and up		1.00%	1.00%
36-47 Month Certificate of Dep	oosit <sup>a</sup> \$500.00	\$500.00°		
Daily Balances of:			1.000/	1.000/
up to \$49			1.00% 1.00%	1.00% 1.00%
	.00-99,999.99		1.00%	1.00%
	0.00-999,999.99		1.00%	1.00%
	000.00 and up	0		
<b>48-59 Month Certificate of Deposit</b> <sup>a</sup> \$500.00		\$500.00°		
Daily Balances of:			1.00%	1.00%
up to \$49			1.00%	1.00%
	.00-99,999.99		1.00%	1.00%
	0.00-999,999.99 000.00 and up		1.00%	1.00%
60 Month Certificate of Deposi	t <sup>a</sup> \$500.00	\$500.00°		
Daily Balances of:	φε σσισσ	4500.00		
up to \$49	9,999.99		1.00%	1.00%
\$50,000.	.00-99,999.99		1.00% 1.00%	1.00% 1.00%
	0.00-999,999.99 000.00 and up		1.00%	1.00%
90-179 Day IRA Certificate of		\$500.00°		
Daily Balances of:	·r · * 4500.00	φ5 00.00		
up to \$49	9,999.99		0.25%	0.25%
,	.00-99,999.99		0.25%	0.25%
	0.00-999,999.99		0.25%	0.25%
\$1,000,0	00.00 and up		0.25%	0.25%

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentag Yield
180-364 Day IRA Certificate of Depo	osit <sup>a</sup> \$500.00	\$500.00°		
Daily Balances of: up to \$49,999.	00		0.500/	0.500/
up to \$49,999. \$50,000.00-99			0.50% 0.50%	0.50% 0.50%
\$100,000.00-9	*		0.50%	0.50%
\$1,000,000.00	*		0.50%	0.50%
12-23 Month IRA Certificate of Depo Daily Balances of:		\$500.00°		
up to \$49,999.			0.75%	0.75%
\$50,000.00-99	,		0.75%	0.75%
\$100,000.00-9 \$1,000,000.00	*		0.75% 0.75%	0.75% 0.75%
	•	C \$500.00		
<b>24-35 Month IRA Certificate of Dep</b> Daily Balances of:	osit <sup>a</sup> \$500.00	\$500.00		
up to \$49,999.			1.00%	1.00%
\$50,000.00-99	,999.99		1.00%	1.00%
\$100,000.00-9	· ·		1.00% 1.00%	1.00% 1.00%
\$1,000,000.00	and up		1.00%	1.00%
<b>36-47 Month IRA Certificate of Depo</b> Daily Balances of:	<b>osit</b> <sup>a</sup> \$500.00	\$500.00°		
up to \$49,999.	99		1.00%	1.00%
\$50,000.00-99			1.00%	1.00%
\$100,000.00-9	99,999.99		1.00% 1.00%	1.00% 1.00%
\$1,000,000.00	and up		1.0070	1.0076
48-59 Month IRA Certificate of Dep	osit <sup>a</sup> \$500.00	\$500.00°		
Daily Balances of:			1.00%	1.00%
up to \$49,999.			1.00%	1.00%
\$50,000.00-99			1.00%	1.00%
\$100,000.00-9 \$1,000,000.00	*		1.00%	1.00%
	1	\$500.00°		
<b>60 Month IRA Certificate of Deposit</b> Daily Balances of:	\$500.00	\$500.00	1.00%	1.00%
up to \$49,999.	99		1.00%	1.00%
\$50,000.00-99			1.00%	1.00%
\$100,000.00-9			1.00%	1.00%
\$1,000,000.00	and up			
Willamette Interest Checking <sup>b</sup>	\$100.00		0.03%	0.03%
Willamette Gold Checking b	\$100.00		0.05%	0.05%
WVBK Money Market Account b	\$100.00			
Average Daily Balances of:	\$100.00			
up to \$9,999.9	9		0.05%	0.05%
\$10,000.00-49			0.10%	0.10%
\$50,000.00-99			0.12%	0.12%
\$100,000.00-9	· ·		0.25%	0.25%
\$1,000,000.00	and up		0.25%	0.25%
Personal Savings b	\$100.00		0.10%	0.10%
Oregon First-Time Home Buyer Sav	ings <sup>b</sup> \$100.00		1.98%	2.00%
IOLTA Checking	\$100.00		1.50%	1.50%
Business Savings <sup>b</sup>	\$100.00		0.10%	0.10%
Business Checking b	\$100.00		0.05%	0.05%

a) A penalty will be imposed for early withdrawal.b) The interest rate and annual percentage yield may change after account opening.c) Daily balance. The amount of the principal in the account each day.