

Rate Chart Willamette Valley Bank

Updated August 01, 2022

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 Deposit^a	\$500.00	\$500.00 ^c		
Daily Balances of:				
up to \$49,999.99			0.15%	0.15%
\$50,000.00-99,999.99			0.15%	0.15%
\$100,000.00-999,999.99			0.15%	0.15%
\$1,000,000.00 and up			0.15%	0.15%
180-364 Day Certificate of Deposit^a	\$500.00	\$500.00 ^c		
Daily Balances of:				
up to \$49,999.99			0.20%	0.20%
\$50,000.00-99,999.99			0.20%	0.20%
\$100,000.00-999,999.99			0.20%	0.20%
\$1,000,000.00 and up			0.20%	0.20%
12-23 Month Certificate of Deposit^a	\$500.00	\$500.00 ^c		
Daily Balances of:				
up to \$49,999.99			0.20%	0.20%
\$50,000.00-99,999.99			0.20%	0.20%
\$100,000.00-999,999.99			0.20%	0.20%
\$1,000,000.00 and up			0.20%	0.20%
24-35 Month Certificate of Deposit^a	\$500.00	\$500.00 ^c		
Daily Balances of:				
up to \$49,999.99			0.25%	0.25%
\$50,000.00-99,999.99			0.25%	0.25%
\$100,000.00-999,999.99			0.25%	0.25%
\$1,000,000.00 and up			0.25%	0.25%
36-47 Month Certificate of Deposit^a	\$500.00	\$500.00 ^c		
Daily Balances of:				
up to \$49,999.99			0.40%	0.40%
\$50,000.00-99,999.99			0.40%	0.40%
\$100,000.00-999,999.99			0.40%	0.40%
\$1,000,000.00 and up			0.40%	0.40%
48-59 Month Certificate of Deposit^a	\$500.00	\$500.00 ^c		
Daily Balances of:				
up to \$49,999.99			0.40%	0.40%
\$50,000.00-99,999.99			0.40%	0.40%
\$100,000.00-999,999.99			0.40%	0.40%
\$1,000,000.00 and up			0.40%	0.40%
60 Month Certificate of Deposit^a	\$500.00	\$500.00 ^c		
Daily Balances of:				
up to \$49,999.99			0.40%	0.40%
\$50,000.00-99,999.99			0.40%	0.40%
\$100,000.00-999,999.99			0.40%	0.40%
\$1,000,000.00 and up			0.40%	0.40%
90-179 Day IRA Certificate of Deposit^a	\$500.00	\$500.00 ^c		
Daily Balances of:				
up to \$49,999.99			0.15%	0.15%
\$50,000.00-99,999.99			0.15%	0.15%
\$100,000.00-999,999.99			0.15%	0.15%
\$1,000,000.00 and up			0.15%	0.15%

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
180-364 Day IRA Certificate of Deposit^a	\$500.00	\$500.00 ^c		
Daily Balances of:				
up to \$49,999.99			0.20%	0.20%
\$50,000.00-99,999.99			0.20%	0.20%
\$100,000.00-999,999.99			0.20%	0.20%
\$1,000,000.00 and up			0.20%	0.20%
12-23 Month IRA Certificate of Deposit^a	\$500.00	\$500.00 ^c		
Daily Balances of:				
up to \$49,999.99			0.20%	0.20%
\$50,000.00-99,999.99			0.20%	0.20%
\$100,000.00-999,999.99			0.20%	0.20%
\$1,000,000.00 and up			0.20%	0.20%
24-35 Month IRA Certificate of Deposit^a	\$500.00	\$500.00 ^c		
Daily Balances of:				
up to \$49,999.99			0.25%	0.25%
\$50,000.00-99,999.99			0.25%	0.25%
\$100,000.00-999,999.99			0.25%	0.25%
\$1,000,000.00 and up			0.25%	0.25%
36-47 Month IRA Certificate of Deposit^a	\$500.00	\$500.00 ^c		
Daily Balances of:				
up to \$49,999.99			0.40%	0.40%
\$50,000.00-99,999.99			0.40%	0.40%
\$100,000.00-999,999.99			0.40%	0.40%
\$1,000,000.00 and up			0.40%	0.40%
48-59 Month IRA Certificate of Deposit^a	\$500.00	\$500.00 ^c		
Daily Balances of:				
up to \$49,999.99			0.40%	0.40%
\$50,000.00-99,999.99			0.40%	0.40%
\$100,000.00-999,999.99			0.40%	0.40%
\$1,000,000.00 and up			0.40%	0.40%
60 Month IRA Certificate of Deposit^a	\$500.00	\$500.00 ^c		
Daily Balances of:				
up to \$49,999.99			0.40%	0.40%
\$50,000.00-99,999.99			0.40%	0.40%
\$100,000.00-999,999.99			0.40%	0.40%
\$1,000,000.00 and up			0.40%	0.40%
Willamette Interest Checking^b	\$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:				
up to \$9,999.99			0.05%	0.05%
\$10,000.00-49,999.99			0.10%	0.10%
\$50,000.00-99,999.99			0.10%	0.10%
\$100,000.00-999,999.99			0.20%	0.20%
\$1,000,000.00 and up			0.20%	0.20%
Personal Savings^b	\$100.00		0.10%	0.10%
First-Time Home Buyer Savings^b	\$100.00		1.98%	2.00%
IOLTA Checking^b	\$100.00		1.00%	1.00%
Business Savings^b	\$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.