

Interest Rate List

UniBank

16929 Hwy. 99, Ste. 110, Lynnwood, WA 98037

Certificates of Deposit			
<i>Rates apply to both Consumer and Business accounts.</i>			
Term	Minimum Balance Required to Open	Interest Rate	APY*
3 Months Fixed	\$1,000 +	1.00%	1.00%
6 Months Fixed	\$1,000 +	1.24%	1.25%
12 Months Fixed	\$1,000 +	1.74%	1.75%
18 Months Fixed	\$1,000 +	1.74%	1.75%
24 Months Fixed	\$1,000 +	2.13%	2.15%
36 Months Fixed	\$1,000 +	2.28%	2.30%
48 Months Fixed	\$1,000 +	2.47%	2.50%
60 Months Fixed	\$1,000 +	2.72%	2.75%
Money Market Account			
<i>Rates apply to both Consumer and Business accounts.</i>			
	Minimum Balance Required to Obtain APY	Interest Rate	APY*
Tier 1	\$2,500 to \$49,999	1.24%	1.25%
Tier 2	\$50,000 to \$99,999	1.24%	1.25%
Tier 3	\$100,000 to \$999,999	1.49%	1.50%
Tier 4	\$1,000,000 +	1.49%	1.50%
Minimum opening deposit required for Personal MMA is \$1000; Business MMA is \$25,000.			
Savings			
	Minimum Balance Required to Obtain APY	Interest Rate	APY*
Personal Regular Savings	\$500 +	1.00%	1.00%
Junior Savings	N/A	1.00%	1.00%
Business Regular Savings	\$1,000 +	1.00%	1.00%
Minimum opening deposit required for Personal Savings is \$100; Junior Savings is \$50; Business Savings is \$500.			
Interest Checking			
	Minimum Balance Required to Obtain APY	Interest Rate	APY*
Personal Interest Checking (NOW)	\$1,000 - \$2,499	0.25%	0.25%
	\$2,500 +	1.00%	1.00%
Business Interest Checking /Super Now Account (Sole Proprietorship & Non-Profit Corporations only)	\$1,000 - \$2,499	0.25%	0.25%
	\$2,500 +	1.00%	1.00%
Health Savings Account (HSA)	100+	1.00%	1.00%
Minimum opening deposit required for Personal NOW is \$100; Business NOW is \$500; HSA is \$100.			
IRA (Roth & Traditional)			
	Minimum Balance Required to Open	Interest Rate	APY*
6 Months Fixed	\$1,000 +	1.24%	1.25%
12 Months Fixed	\$1,000 +	1.49%	1.50%
<p>This disclosure contains information about interest rates for certificates of deposit, interest checking, savings and money market accounts. Fees could reduce the earnings on an account. Rates may change after account opening on interest checking, savings and money market accounts. All certificate of deposits and IRA's are subject to an interest penalty for early withdrawal of principal. Interest rates and *annual percentage yields were last changed on October 16, 2009. Interest rates are subject to change without prior notice. For current rate information, please call 425.275.9700.</p> <p style="text-align: right;">Member FDIC</p>			

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Certificates of Deposit - Consumer Only

Rates apply to Consumer accounts only. Allows two principal withdrawals without penalty. Account is closed when balance falls below \$10,000.

FLEX CD	Required to Open	Interest Rate	APY*
12 Months	\$50,000 - \$220,000	1.24%	1.25%
24 Months	\$50,000 - \$220,000	1.49%	1.50%

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Member FDIC