



**Monthly Installment Schedule**  
Effective February 1, 2012

	Amount / Month	12	18	24	30	36	48	60
<b>Installment Savings</b>	*APY (%)	1.51%	1.71%	1.97%	1.97%	2.17%	2.38%	2.68%
	Interest Rate (%)	1.50%	1.70%	1.95%	1.95%	2.15%	2.35%	2.65%
	\$ 1,000.00	\$ 82.76	\$ 54.89	\$ 40.89	\$32.51	\$ 26.91	\$ 19.88	\$ 15.59
	\$ 5,000.00	\$ 413.79	\$ 274.43	\$ 204.43	\$162.55	\$ 134.54	\$ 99.39	\$ 77.97
	\$ 10,000.00	\$ 827.58	\$ 548.86	\$ 408.85	\$325.10	\$ 269.09	\$ 198.78	\$ 155.94
	\$ 15,000.00	\$ 1,241.37	\$ 823.29	\$ 613.28	\$487.65	\$ 403.63	\$ 298.17	\$ 233.90
	\$ 20,000.00	\$ 1,655.16	\$ 1,097.71	\$ 817.71	\$650.20	\$ 538.17	\$ 397.56	\$ 311.87
	\$ 25,000.00	\$ 2,068.95	\$ 1,372.14	\$ 1,022.14	\$812.75	\$ 672.71	\$ 496.95	\$ 389.84
	\$ 50,000.00	\$ 4,137.91	\$ 2,744.28	\$ 2,044.27	\$1,625.50	\$ 1,345.43	\$ 993.90	\$ 779.68
<b>Plus Installment Savings (Monthly deposit must be auto-transferred from any UniBank account EXCEPT Personal Free Checking)</b>	*APY (%)	2.25%	2.25%	2.53%	3.04%	3.56%	4.07%	4.59%
	Interest Rate (%)	2.23%	2.23%	2.50%	3.00%	3.50%	4.00%	4.50%
	\$ 1,000.00	\$ 82.35	\$ 54.60	\$ 40.60	\$ 32.07	\$ 26.31	\$ 19.19	\$ 15.04
	\$ 5,000.00	\$ 411.75	\$ 273.00	\$ 203.00	\$ 160.35	\$ 131.55	\$ 95.95	\$ 75.20
	\$ 10,000.00	\$ 823.50	\$ 546.00	\$ 406.00	\$ 320.70	\$ 263.10	\$ 191.90	\$ 150.40
	\$ 15,000.00	\$ 1,235.25	\$ 819.00	\$ 609.00	\$ 481.05	\$ 394.65	\$ 287.85	\$ 225.60
	\$ 20,000.00	\$ 1,647.00	\$ 1,092.00	\$ 812.00	\$ 641.40	\$ 526.20	\$ 383.80	\$ 300.80
	\$ 25,000.00	\$ 2,058.75	\$ 1,365.00	\$ 1,015.00	\$ 801.75	\$ 657.75	\$ 479.75	\$ 376.00
	\$ 50,000.00	\$ 4,117.50	\$ 2,730.00	\$ 2,030.00	\$ 1,603.50	\$ 1,315.50	\$ 959.50	\$ 752.00

- The interest rate and \*APY (Annual Percentage Yield) in effect at account opening will be paid until maturity.
- Interest will accrue daily and be credited to your account every month.
- The minimum contract amount is \$1,000. Contract amount may increase in multiple of \$1,000 with no maximum.
- The minimum opening balance and the minimum balance to obtain disclosed APY is the first month installment.
- Balance at maturity may vary, depending on day and frequency of each monthly payment.
- If you withdraw before term, a penalty of three (3) months interest on the account balance will be imposed.
- Account is Non-Renewable. Interest will not accrue after maturity.
- Lump sum deposit will not be allowed. Only scheduled monthly installment deposit to the account is accepted.

This product guide contains information about interest rates for installment certificates of deposits. Fees could reduce the earnings on an account. Interest rates & annual percentage yields are subject to change without prior notice. For current information call: Lynnwood Branch 425.275.9700 or Tacoma Branch 253.581.9700 or Federal Way Branch 253.946.9700.