



DEPOSIT RATES

Interest rates and Annual Percentage Yields (APYs) Effective 06/24/2022

| PERSONAL PLUS CHECKING ¹ | | |
|-------------------------------------|---------------|-------|
| BALANCE | INTEREST RATE | APY* |
| ALL | 0.35% | 0.35% |

| PERSONAL PLUS SAVINGS ¹ | | |
|------------------------------------|---------------|-------|
| BALANCE | INTEREST RATE | APY* |
| ALL | 0.45% | 0.45% |

| PERSONAL MONEY MARKET ¹ | | |
|------------------------------------|---------------|-------|
| BALANCE | INTEREST RATE | APY* |
| ALL | 0.45% | 0.45% |

| DIGITAL DIRECT CHECKING ¹ | | |
|--------------------------------------|---------------|-------|
| BALANCE | INTEREST RATE | APY* |
| ALL | 0.45% | 0.45% |

| DIGITAL DIRECT SAVINGS ¹ | | |
|-------------------------------------|---------------|-------|
| BALANCE** | INTEREST RATE | APY* |
| Up to \$999,999 | 0.85% | 0.85% |
| \$1,000,000 or more | 0.95% | 0.95% |

| PRIVATE CONCIERGE CHECKING ¹ | | |
|---|---------------|-------|
| BALANCE | INTEREST RATE | APY* |
| ALL | 0.45% | 0.45% |

| PRIVATE CONCIERGE SAVINGS ¹ | | |
|--|---------------|-------|
| BALANCE** | INTEREST RATE | APY* |
| Up to \$999,999 | 0.85% | 0.85% |
| \$1,000,000 or more | 0.95% | 0.95% |

| PRIVATE CONCIERGE BUSINESS INTEREST CHECKING ¹ | | |
|---|---------------|-------|
| BALANCE | INTEREST RATE | APY* |
| ALL | 0.45% | 0.45% |

| PRIVATE CONCIERGE BUSINESS SAVINGS ¹ | | |
|---|---------------|-------|
| BALANCE** | INTEREST RATE | APY* |
| Up to \$999,999 | 0.85% | 0.85% |
| \$1,000,000 or more | 0.95% | 0.95% |

| BUSINESS SAVINGS ¹ | | |
|-------------------------------|---------------|-------|
| BALANCE | INTEREST RATE | APY* |
| ALL | 0.45% | 0.45% |

| BUSINESS MONEY MARKET ¹ | | |
|------------------------------------|---------------|-------|
| BALANCE | INTEREST RATE | APY* |
| ALL | 0.45% | 0.45% |

| CERTIFICATES OF DEPOSIT ² & INDIVIDUAL RETIREMENT ACCOUNTS ^{2,4} | | |
|---|---------------|-------|
| TERM | INTEREST RATE | APY* |
| 3 Month | 0.45% | 0.45% |
| 6 Month | 0.70% | 0.70% |
| 9 Month | 0.85% | 0.85% |
| 12 Month | 2.00% | 2.02% |
| 24 Month | 2.30% | 2.33% |
| 36 Month | 2.40% | 2.43% |
| 48 Month | 2.45% | 2.48% |
| 60 Month | 2.55% | 2.58% |

| BUSINESS ANALYSIS CHECKING ¹ | |
|---|-------------------------|
| BALANCE | EARNINGS CREDIT RATE*** |
| ALL | 0.55% |

| BUSINESS CHECKING - IOLTA, IRETA ¹ | | |
|---|---------------|-------|
| BALANCE | INTEREST RATE | APY* |
| ALL | 0.35% | 0.35% |

| BUSINESS INTEREST CHECKING ¹ | | |
|---|---------------|-------|
| BALANCE** | INTEREST RATE | APY* |
| Up to \$49,999 | 0.35% | 0.35% |
| \$50,000 to \$249,999 | 0.40% | 0.40% |
| \$250,000 or more | 0.45% | 0.45% |

| RETIRED ACCOUNTS ³ | | |
|---|---------------|-------|
| PRIVATE CLIENT INTEREST CHECKING ³ | | |
| BALANCE | INTEREST RATE | APY* |
| ALL | 0.45% | 0.45% |

| PRIVATE CLIENT SAVINGS ³ | | |
|-------------------------------------|---------------|-------|
| BALANCE | INTEREST RATE | APY* |
| ALL | 0.85% | 0.85% |

| PRIVATE BUSINESS INTEREST CHECKING ³ | | |
|---|---------------|-------|
| BALANCE | INTEREST RATE | APY* |
| ALL | 0.45% | 0.45% |

| PRIVATE BUSINESS SAVINGS ³ | | |
|---------------------------------------|---------------|-------|
| BALANCE | INTEREST RATE | APY* |
| ALL | 0.85% | 0.85% |

Note: Please consult with a client associate for additional information on account fees, terms and conditions.

Seattle Bank
MEMBER FDIC

* The interest rates and Annual Percentage Yields (APYs) listed in this deposit rate sheet are effective on the date shown above. Checking and savings accounts are variable rate accounts. We may at our discretion change each interest rate and APY on variable rate accounts at any time without notice. Fees may reduce principal. We may change the information in this deposit rate sheet at any time without notice. Please review the account deposit agreement and fee schedule for further information regarding fees, terms, and conditions.

**Interest Rate determined by the daily balance.

***The Earnings Credit Rate (ECR) is an earnings allowance or credit that is applied to business account deposit balances to offset monthly service charge expenses.

¹ \$100.00 minimum to open

² \$1,000.00 minimum and \$220,000.00 maximum to open. All balances earn disclosed APY. Rates and APYs apply when all principal and interest remain on deposit for entire term. Penalty may be applied for early withdrawal. Fees may reduce principal.

³ Product no longer offered for new account opening.

⁴ IRA CD: Withdrawals before age 59 1/2 may be subject to a 10% federal tax and possible state tax, in addition to an early withdrawal penalty.



BUMP UP CD RATES

Interest Rates and Annual Percentage Yields (APYs) Effective 06/24/2022

| BUMP UP CERTIFICATES OF DEPOSIT ¹ & INDIVIDUAL RETIREMENT ACCOUNTS ² | | |
|---|---------------|-------|
| TERM | INTEREST RATE | APY* |
| 24 Month | 2.10% | 2.12% |
| 36 Month | 2.20% | 2.22% |

Note: Please consult with a client associate for additional information on account fees, terms and conditions.

Seattle Bank
MEMBER FDIC

* The interest rates and Annual Percentage Yields (APYs) listed in this deposit rate sheet are effective on the date shown above. We may change the information in this deposit rate sheet at any time without notice. The interest rate and annual percentage yield may change. At your discretion, you may change the interest rate on the account one time during the life of the Certificate.

¹ Special offer, for a limited time only, \$1,000.00 minimum and \$220,000.00 maximum to open. All balances earn disclosed APY unless you chose to exercise the Rate Increase Option of your Bump Up CD. Rates and APYs apply when all principal and interest remain on deposit for entire term. Penalty may be applied for early withdrawal. Fees may reduce principal.

Rate Increase Option of the Bump Up CD allows you to request an increase in your interest rate and Annual Percentage Yield (APY) one time during the life of the Certificate, if a higher rate is available. The Rate Increase Option is allowed after 6 months from the date the account is opened.

If you choose to exercise the Rate Increase Option, the new interest rate and APY for the remaining term of your Bump Up CD will be determined as follows:

- Interest rate and APY will be equal to the interest rate and APY for the current standard CD with a term equal to the remaining number of days left on your certificate.
- If the remaining days on your certificate does not equal a term length that we currently offer, the interest rate and APY will be equal to the interest rate and APY for the standard CD with a term closest to (but shorter than) the remaining number of days on your certificate.

We will not provide notice to you when our interest rates change but our current rates are always available at www.seattlebank.com. If you want to exercise the Rate Increase Option your Bump Up CD, call our service center, or visit our branch location during normal business hours.

At the end of the selected term, the Bump Up CD will automatically roll into a current standard certificate rate and term based on the original maturity term of the Bump Up CD. THE DATE ON WHICH YOU CHOOSE TO USE THE RATE INCREASE OPTION COULD IMPACT, POSITIVELY OR NEGATIVELY, THE TOTAL EARNINGS ON YOUR CD.

² IRA CD: Withdrawals before age 59 1/2 may be subject to a 10% federal tax and possible state tax, in addition to an early withdrawal penalty. IRA contribution limits apply.