



9 MONTH TERM

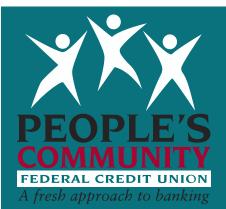
3.50%
Annual Percentage Yield (APY)\*

\$500 Minimum Opening Balance

3.45%
Dividend Rate

## Monthly

Dividend Compounded & Credited
Individual Retirement Accounts (IRA's) are not eligible for 9-month special



**Hazel Dell** 7403 NE Hazel Dell Avenue Vancouver, WA 98665

Vancouver Waterfront 701 W Columbia Way Vancouver, WA 98660 Ridgefield 109 S. 65th Ave, Suite 102 Ridgefield, WA 98642

**Battle Ground** 121 NW 20th Avenue Battle Ground, WA 98604 Fisher's Landing 16211 SE 12th Street Vancouver, WA 98683



\*Annual Percentage Yield as of December 3, 2025 TRUTH-IN-SAVINGS DISCLOSURES Except as specifically described, the following disclosures apply to all accounts: 1. Rate Information. The Dividend Rates and Annual Percentage Yields on your accounts are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. 2. Compounding and Crediting. Dividends will be compounded and credited as set forth above, unless you elect to have dividends transferred to another account of yours. 3. Balance Information. The minimum balance required to open each account is set forth above. Dividends are calculated by the average daily balance method. The average daily balance is determined by adding the full amount of principal in the account each day of the month and dividing that figure by the number of days in the month. 4. Accrual of Dividends begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on the business day you deposit noncash items (i.e., checks) to your account. 5. Transaction Limitations. After your account is opened, you may not make additional deposits to your account. You may not withdraw accrued, uncredited dividends. Withdrawals of principal are subject to penalty. 6. Maturity. Your account will mature within the term or maturity date set forth below or in a Renewal Notice. 7. Early Withdrawal Penalty is 90 days' dividends b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been earned on the account. It applies whether or not the dividends have been accrued or paid on the account. c. Excep