

# Rate Sheet

7/15/2018  
07:45 PM

Community First Bank  
Main Office  
6401 W Clearwater Ave  
PO Box 6919  
Kennewick, WA 99336

Member of the Federal Deposit Insurance Corporation

This Rate Sheet contains information about Interest Rate(s) ("Rate(s)") and Annual Percentage Yield(s) ("APY(s)") for some of the accounts we offer.

|   | Minimum Deposit To Open Account | Minimum Balance To Obtain APY | Rate  | APY   |
|---|---------------------------------|-------------------------------|-------|-------|
| <b>CERTIFICATE OF DEPOSIT</b>                           |                                 |                               |       |       |
| 7-89 Day CD *   | \$100                           | \$0                           | 0.05% | 0.05% |
| 3-5 Month CD *  | \$100                           | \$0                           | 0.15% | 0.15% |
| 6-8 Month CD *  | \$100                           | \$0                           | 0.25% | 0.25% |
| 9-11 Month CD *   | \$100                           | \$0                           | 0.32% | 0.32% |
| 12 Month CD *   | \$100                           | \$0                           | 0.40% | 0.40% |
| 13-23 Month CD *  | \$100                           | \$0                           | 0.50% | 0.50% |
| 24-35 Month CD *  | \$100                           | \$0                           | 0.65% | 0.65% |
| 36-59 Month CD *  | \$100                           | \$0                           | 0.90% | 0.90% |
| 60-120 Month CD *                                       | \$100                           | \$0                           | 1.25% | 1.26% |
| Business 7-89 Day CD *                                  | \$100                           | \$0                           | 0.05% | 0.05% |
| Business 3-5 Month CD *                                 | \$100                           | \$0                           | 0.15% | 0.15% |
| Business 6-8 Month CD *                                 | \$100                           | \$0                           | 0.25% | 0.25% |
| Business 9-11 Month CD *                                | \$100                           | \$0                           | 0.32% | 0.32% |
| Business 12 Month CD *                                  | \$100                           | \$0                           | 0.40% | 0.40% |
| Business 13-23 Month CD *                               | \$100                           | \$0                           | 0.50% | 0.50% |
| Business 24-35 Month CD *                               | \$100                           | \$0                           | 0.65% | 0.65% |
| Business 36-59 Month CD *                               | \$100                           | \$0                           | 0.90% | 0.90% |
| Business 60-120 Month CD *                              | \$100                           | \$0                           | 1.25% | 1.26% |
| CDARS Two Way BANK USE ONLY * #                         | \$0                             | \$0                           | 1.06% | 1.07% |
| <b>CHECKING</b>   |                                 |                               |       |       |
| Business Analyzed Interest Checking ++ ~                | \$0                             | \$0                           | 0.15% | 0.15% |
| Business Analyzed Lockbox Interest Checking ++ ~        | \$0                             | \$0                           | 0.15% | 0.15% |
| Business Analyzed Remote Deposit Interest Checking ++ ~ | \$0                             | \$0                           | 0.15% | 0.15% |

\* A penalty may be imposed for early withdrawal.

\*\* Daily balance. The amount of principal in the account each day.

\*\*\* Average Daily balance. A periodic rate is applied to the average daily balance in the account for the period.

The Average Daily Balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

++ The interest rate and annual percentage yield may change after account opening.

~ Fees could reduce the earnings on the account.

# This account requires the distribution of interest and does not allow interest to remain in the account.

Interest Rates and Annual Percentage Yields are current as of the date at the top of this Rate Sheet.

For current rate information, call (509)783-3435

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|--|---------------------------------|-------------------------------|-------|-------|
| <b>CHECKING</b>                            |                                 |                               |       |       |
| Business Interest Checking ++ ~            | \$0                             | \$0                           | 0.05% | 0.05% |
| Community HSA Checking ++ ~                | \$100                           | \$500**                       |       |       |
| Range: \$15,000.00 - \$9,999,999.99        |                                 |                               | 0.10% | 0.10% |
| Range: \$5,000.00 - \$14,999.99            |                                 |                               | 0.08% | 0.08% |
| Range: Qualifying balance up to \$4,999.99 |                                 |                               | 0.05% | 0.05% |
| Community Interest Checking ++ ~           | \$500                           | \$500**                       | 0.02% | 0.02% |
| IOLTA/IRETA ++                             | \$0                             | \$0                           | 0.02% | 0.02% |
| <b>MONEY MARKET</b>                        |                                 |                               |       |       |
| Business Money Market ++ ~                 | \$0                             | \$500**                       |       |       |
| Range: \$300,000.00 - \$9,999,999.99       |                                 |                               | 0.35% | 0.35% |
| Range: \$99,000.00 - \$299,999.99          |                                 |                               | 0.30% | 0.30% |
| Range: \$50,000.00 - \$98,999.99           |                                 |                               | 0.25% | 0.25% |
| Range: \$25,000.00 - \$49,999.99           |                                 |                               | 0.20% | 0.20% |
| Range: \$10,000.00 - \$24,999.99           |                                 |                               | 0.05% | 0.05% |
| Range: Qualifying balance up to \$9,999.99 |                                 |                               | 0.04% | 0.04% |
| Community Money Market ++ ~                | \$500                           | \$500**                       |       |       |
| Range: \$300,000.00 - \$9,999,999.99       |                                 |                               | 0.35% | 0.35% |
| Range: \$99,000.00 - \$299,999.99          |                                 |                               | 0.30% | 0.30% |
| Range: \$50,000.00 - \$98,999.99           |                                 |                               | 0.25% | 0.25% |
| Range: \$25,000.00 - \$49,999.99           |                                 |                               | 0.20% | 0.20% |
| Range: \$10,000.00 - \$24,999.99           |                                 |                               | 0.05% | 0.05% |
| Range: Qualifying balance up to \$9,999.99 |                                 |                               | 0.04% | 0.04% |
| Public Fund Money Market ++ ~              | \$0                             | \$500**                       |       |       |
| Range: \$300,000.00 - \$9,999,999.99       |                                 |                               | 0.35% | 0.35% |
| Range: \$99,000.00 - \$299,999.99          |                                 |                               | 0.30% | 0.30% |
| Range: \$50,000.00 - \$98,999.99           |                                 |                               | 0.25% | 0.25% |
| Range: \$25,000.00 - \$49,999.99           |                                 |                               | 0.20% | 0.20% |
| Range: \$10,000.00 - \$24,999.99           |                                 |                               | 0.05% | 0.05% |
| Range: Qualifying balance up to \$9,999.99 |                                 |                               | 0.04% | 0.04% |
| <b>IRA</b>                                 |                                 |                               |       |       |
| IRA 7-89 Day CD *                          | \$100                           | \$0                           | 0.05% | 0.05% |
| Term: 7 day(s)                             |                                 |                               |       |       |
| IRA 3-5 Month CD *                         | \$100                           | \$0                           | 0.15% | 0.15% |
| Term: 3 month(s)                           |                                 |                               |       |       |
| IRA 6-8 Month CD *                         | \$100                           | \$0                           | 0.25% | 0.25% |
| Term: 6 month(s)                           |                                 |                               |       |       |
| IRA 9-11 Month CD *                        | \$100                           | \$0                           | 0.32% | 0.32% |
| Term: 9 month(s)                           |                                 |                               |       |       |
| IRA 12 Month CD *                          | \$100                           | \$0                           | 0.40% | 0.40% |
| Term: 12 month(s)                          |                                 |                               |       |       |
| IRA 13-23 Month CD *                       | \$100                           | \$0                           | 0.50% | 0.50% |
| Term: 13 month(s)                          |                                 |                               |       |       |

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|------------------------|--|-------------------------------|-------|-------|
| <b>IRA</b>             |  |                               |       |       |
| IRA 24-35 Month CD *   | \$100                                      | \$0                           | 0.65% | 0.65% |
| IRA 36-59 Month CD *   | \$100                                      | \$0                           | 0.90% | 0.90% |
| IRA 60-120 Month CD *  | \$100                                      | \$0                           | 1.25% | 1.26% |
| IRA Money Market ++ ~  | \$500                                      | \$500**                       |       |       |
|                        | Range: \$300,000.00 - \$9,999,999.99       |                               | 0.35% | 0.35% |
|                        | Range: \$99,000.00 - \$299,999.99          |                               | 0.30% | 0.30% |
|                        | Range: \$50,000.00 - \$98,999.99           |                               | 0.25% | 0.25% |
|                        | Range: \$25,000.00 - \$49,999.99           |                               | 0.20% | 0.20% |
|                        | Range: \$10,000.00 - \$24,999.99           |                               | 0.05% | 0.05% |
|                        | Range: Qualifying balance up to \$9,999.99 |                               | 0.04% | 0.04% |
| <b>SAVINGS</b>         |  |                               |       |       |
| Business Savings ++ ~  | \$0  | \$0                           | 0.04% | 0.04% |
| Community Savings ++ ~ | \$200                                      | \$0                           | 0.04% | 0.04% |

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