

## CREDIT CARDS

Type	APR	Rewards Program
Preferred VISA <sup>1</sup>	9.25% - 18.00% v	Passport Unlimited
Secured VISA <sup>2</sup>	4.00% f	Passport Unlimited

## CHECKING ACCOUNTS

Account Type	Base Rate <sup>3</sup>	APY <sup>3</sup>
<b>Free Checking</b>		
\$0-\$499	.01%	.01%
\$500+	.02%	.02%
<b>Health Savings Account (HSA)</b>		
\$0-\$999	4.98%	5.00%
\$1,000-\$2,499	.20%	.20%
\$2,500-\$4,999	.20%	.20%
\$5,000-\$9,999	.20%	.20%
\$10,000-\$24,999	.20%	.20%
\$25,000+	.20%	.20%

## SAVINGS ACCOUNTS

Account Type	Base Rate <sup>3</sup>	APY <sup>3</sup>
<b>Money Market Account<sup>3</sup></b>		
0 - \$1,999	.10%	.10%
\$2,000 - \$9,999	.15%	.15%
\$10,000 - \$24,999	.20%	.20%
\$25,000 - \$49,999	.25%	.25%
\$50,000 +	.30%	.30%
<b>Tax Account</b>	.05%	.05%
<b>Holiday Savings</b>	1.00%	1.00%
<b>Vacation Savings</b>	.25%	.25%
<b>IRA Savings Account</b>	.30%	.30%

## CERTIFICATES (CD)

Account Type	Minimum To Open	Dividend Rate <sup>4</sup>	APY <sup>4</sup>	IRA Dividend Rate <sup>4</sup>	IRA APY <sup>4</sup>
6-11 Month	\$500	.85%	.85%	.85%	.85%
12-17 Month	\$500	1.00%	1.00%	1.00%	1.00%
18-23 Month	\$500	1.29%	1.30%	1.29%	1.30%
24-35 Month	\$500	1.49%	1.50%	1.49%	1.50%
36-47 Month	\$500	1.73%	1.75%	1.73%	1.75%
48-59 Month	\$500	1.98%	2.00%	1.98%	2.00%
60-71 Month	\$500	2.27%	2.30%	2.27%	2.30%
72+ Month	\$500	2.42%	2.45%	2.42%	2.45%
<b>Smart Growth Certificates<sup>5</sup></b>					
36 Month	\$100	1.49%	1.50%	1.49%	1.50%
60 Month	\$100	2.03%	2.05%	2.03%	2.05%
84 Month	\$100	2.18%	2.20%	2.18%	2.20%

## VISA DISCLOSURES

Rates and terms may vary based on a borrower's credit qualifications. All loan rates are determined by Credit Union management and subject to change at any time. The Credit Union may offer other rates in the future. All services offered by the Credit Union shall be subject to applicable laws of the State of Oregon, federal laws and regulations, Credit Union bylaws and all regulations, rules and practices now or hereafter adopted by the Credit Union. All loans subject to credit approval.

\*The Annual Percentage Rate is variable and is figured on the following basis: The Annual Percentage Rate will be calculated on the last day of each calendar quarter. The Credit Union starts by calculating the index, which is the average auction rate on 26-week U.S. Treasury Bills for the prior 3 months, rounded up to the nearest ¼%. The Credit Union adds a margin to the index. The amount of the margin is based on your credit profile and other factors the Credit Union deems appropriate. The margin for your account will be disclosed in a document provided when your account is opened. The total of the index plus the amount the Credit Union adds is the Annual Percentage Rate. The Annual Percentage Rate is divided by 12 to produce the monthly Periodic Rate. The adjustment of the Annual Percentage Rate affects your entire outstanding balance and is effective for the second full statement cycle following the calculation date. The minimum Annual Percentage Rate on your account is 8.75%. We will review your credit profile from time to time and may adjust the amount of the margin (and the resulting Periodic Rate and Annual Percentage Rate) based on your credit profile.

## DAILY BANKING RATE DISCLOSURES

All rates are subject to change. Early withdrawal penalties may apply. For all other terms and fees for each account, contact your branch for the applicable disclosure statement(s). Any fees assessed could reduce earnings on this account. Other terms and conditions may apply, see Credit Union for full details.

All certificates may be opened as an IRA investment and almost all can be opened as an HSA. For more information on which IRA option is right for you please consult with your tax advisor.

The minimum balance to open and maintain a share certificate account is \$500, except Smart Growth which has a minimum of \$100.

APY = Annual Percentage Yield

<sup>1</sup>No annual fee. 25-day grace period for purchases. Credit limits to \$25,000. No Credit Union fees for cash advances.

<sup>2</sup>Credit limit is based on the balance in the savings you pledge to secure the credit card; minimum credit limit \$500 and the savings balance pledged does not earn interest.

<sup>3</sup>The share account Base Rates and Annual Percentage Yields shown are the prospective rates and yields the Credit Union anticipates for the applicable Dividend Periods. Dividends are calculated by the daily balance method.

<sup>4</sup>The share certificate Dividend Rates and Annual Percentage Yields shown were accurate as of the Effective Date of this Rate Sheet. Contact the Credit Union for most current rates.

<sup>5</sup>Variable Rate CD with a guaranteed minimum floor rate; contact the credit union for details. Additional deposits will not extend the term or advance the Maturity Date. One (1) annual withdrawal of 10% of the principal balance is allowed without penalty, unless opened as an IRA, in which case IRA rules apply.

<sup>6</sup>Limits increase if you are over 50 years of age.

<sup>7</sup>This is a limited time offer and available on a first come, first serve basis. This offer is only available to funds new to NW Preferred.

## INDIVIDUAL RETIREMENT ACCOUNTS (IRA) GUIDE

Question	Traditional IRA <sup>6</sup>	Roth IRA <sup>6</sup>	Coverdell ESA
How much can I contribute?	\$5,500 for 2018-2019	\$5,500 for 2019-2019	Up to \$2,000 per child each year
Are contributions deductible?	Yes	No	No
When can I withdraw without restrictions? <sup>7</sup>	After reaching 59½ years of age	Contributions — anytime Dividends — after 5 tax years & after reaching 59½ years of age	Anytime— as long as it's a qualified school expense.

