

The Rate Chart sets forth current conditions and rates applicable to your Willamette Valley Bank interest-bearing account. The Bank may offer other rates, or change rates contained in this Chart at any time.

CERTIFICATE OF DEPOSIT SPECIAL				
Length Of Certificate Term	Minimum Opening Deposit	Maximum Deposit Amount	Interest Rate	Annual Percentage Yield
10 Months	\$100,000.00*	\$3,000,000.00	3.84%	3.90%

\*Opening deposit must consist of funds not currently on deposit with Willamette Valley Bank.

CHECKING ACCOUNTS			
Account Type	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield
Willamette Interest Checking	\$100.00	0.03%	0.03%
Willamette Gold Checking	\$100.00	0.05%	0.05%
Business Checking	\$100.00	0.05%	0.05%
Business Premium	\$100.00	0.05%	0.05%
IOLTA Checking	\$100.00	2.45%	2.45%
Community Impact Checking	\$100.00	2.72%	2.75%

SAVINGS ACCOUNTS			
Account Type	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield
Personal Savings	\$100.00	0.07%	0.07%
First-time Homebuyer Savings	\$100.00	0.40%	0.40%
Business Savings	\$100.00	0.07%	0.07%

Account Type	Minimum Opening Deposit	Tiers (Average Daily Balance)	Interest Rate	Annual Percentage Yield
WVBK Money Market	\$100.00	Up to \$99,999.99	1.00%	1.00%
		\$100,000.00 to \$999,999.99	1.69%	1.70%
		\$1,000,000.00 to \$4,999,999.99	2.18%	2.20%
		\$5,000,000.00 and up	2.81%	2.85%

Business Money Market	\$100.00	Up to \$99,999.99	1.00%	1.00%
		\$100,000.00 to \$999,999.99	1.69%	1.70%
		\$1,000,000.00 to \$4,999,999.99	2.18%	2.20%
		\$5,000,000.00 and up	2.81%	2.85%

CERTIFICATES OF DEPOSIT				
Length Of Certificate Term	Min Opening Deposit	Minimum Balance to obtain APY	Interest Rate	Annual Percentage Yield
90 Day	\$500.00	\$500.00	2.97%	3.00%
180 Day	\$500.00	\$500.00	2.97%	3.00%
12 Month	\$500.00	\$500.00	2.72%	2.75%
24 Month	\$500.00	\$500.00	1.99%	2.00%
36 Month	\$500.00	\$500.00	1.99%	2.00%
48 Month	\$500.00	\$500.00	1.00%	1.00%
60 Month	\$500.00	\$500.00	1.00%	1.00%

Member FDIC. Equal Housing Lender. NMLS# 713109

The rates are accurate and effective as of the date above. Interest is compounded monthly for checking, savings and money market accounts and quarterly for certificate of deposit accounts. The APY assumes principal and interest remain on deposit for the term of this offer. Fees can reduce earnings; please refer to the Fee Schedule for fees and charges associated with these accounts. For Certificates of Deposits - a penalty will be assessed for early withdrawal and may reduce the principal balance. Determine how FDIC coverage applies to your Willamette Valley Bank account(s) using the FDIC's Electronic Deposit Insurance Estimator (EDIE) at <https://edie.fdic.gov/index.html>.