Willamette Valley Bank

Rate Chart - Checking, Savings and Certificates of Deposit   Rates Effective: 06/19/2026
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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.

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%

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.