



1100 Dupont St., Bellingham, WA

5657 Riverside Dr., Ferndale, WA

3250 Northwest Ave., Bellingham WA

108 N Township St., Sedro-Woolley, WA

1410 Riverside Dr., Mount Vernon, WA

DIVIDEND RATE SHEET

March 23, 2020

Checking & Savings Accounts

	MINIMUM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
FREE Smart Checking	\$0.00 +	0.000%	0.000%
FREE Smart Checking w/ Smart Benefits	\$0.01 - \$1,000	3.832%	3.900%
Interest Bearing Checking	\$0.01 +	0.100%	0.100%
Interest Bearing Checking w/ Smart Benefits	\$0.01 - \$1,000	3.832%	3.900%
Money Market Checking	\$0.01 - \$2,499.00	0.000%	0.000%
	\$2,500.00 - \$9,999.99	0.200%	0.200%
	\$10,000.00 - \$49,999.99	0.200%	0.200%
	\$50,000.00 - \$99,999.99	0.200%	0.200%
	\$100,000.00 +	0.250%	0.250%
Savings	\$0.01 - \$99.99	0.000%	0.000%
	\$100.00 - \$9,999.99	0.200%	0.200%
	\$10,000.00 - \$49,999.99	0.200%	0.200%
	\$50,000.00 - \$99,999.99	0.200%	0.200%
	\$100,000.00 +	0.250%	0.250%
Money Market Savings	\$0.01 - \$99.99	0.000%	0.000%
	\$100.00 - \$49,999.99	0.200%	0.200%
	\$50,000 - \$99,999.99	0.200%	0.200%
	\$100,000.00 - \$249,999.9	0.250%	0.250%
	\$250,000.00 +	0.300%	0.300%
Youth Savings (Under 18)	\$0.01 \$4.99	0.000%	0.000%
	\$5.00 +	0.200%	0.200%
Health Savings (must have a HDHP)	\$0.01 +	0.100%	0.100%

Dividends calculated daily and paid monthly.

**Members qualify for Smart Benefits in 5 Easy Steps: 1) Have a valid eMail address. 2) Use eStatements. At least once a month: 3) Use Direct Deposit . 4) Use a North Coast Debit or Credit Card. 5) Use Bill Pay.*



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Certificates

	MINIMUM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
12 Month Build a CD	\$25	0.200%	0.20%
12 Month Youth Build a CD (under 18)	\$25	0.200%	0.20%
3 Month Build a CD (SEG & Community Builders) 3 Month Certificate	\$250	0.100%	0.10%
6 Month Certificate	\$1,000	0.250%	0.25%
12 Month Certificate	\$1,000	0.499%	0.50%
18 Month Certificate	\$1,000	0.995%	1.00%
2-Year Certificate	\$1,000	0.995%	1.00%
3-Year Certificate	\$1,000	1.193%	1.20%
4-Year Certificate	\$1,000	1.292%	1.30%
5-Year Certificate	\$1,000	1.391%	1.40%
5-Year Certificate	\$1,000	1.440%	1.45%
<i>Dividends paid monthly.</i>			

IRA Products

Roth IRA / IRA Savings	\$250	0.200%	0.20%
3 Month Roth IRA / IRA Certificate	\$250	0.250%	0.25%
6 Month Roth IRA / IRA Certificate	\$250	0.499%	0.50%
12 Month Roth IRA / IRA Certificate	\$250	0.995%	1.00%
18 Month Roth IRA / IRA Certificate	\$250	0.995%	1.00%
2-Year Roth IRA / IRA Certificate	\$250	1.193%	1.20%
3-Year Roth IRA / IRA Certificate	\$250	1.292%	1.30%
4-Year Roth IRA / IRA Certificate	\$250	1.391%	1.40%
5-Year Roth IRA / IRA Certificate	\$250	1.440%	1.45%
<i>Dividends paid monthly.</i>			

Dividend rates fluctuate depending on market conditions and are subject to change at any time. Early withdrawal penalties apply to Certificates and IRA Certificates. A term of one year or less is penalized 31 days of dividends. A term of over one year is penalized 90 days dividends. Application of this penalty may result in forfeiture of some principal as well as dividends. Accounts are insured up to \$250,000 by NCUA. IRA Accounts are insured separately up to \$250,000 by NCUA.

CD Accounts will automatically renew for the same like term at the interest rate in effect on the maturity date. A renewal notice will be sent to you at least 20 days prior to maturity. You will have a grace period of 10 calendar days after the maturity date to select a different term or withdraw the funds without being charged an early withdrawal penalty.