



1100 Dupont St, Bellingham, WA
5657 Riverside Dr, Ferndale, WA
108 N Township St, Sedro-Woolley, WA
1410 Riverside Dr, Mount Vernon, WA
3110 Commercial Ave, Anacortes, WA

DIVIDEND RATE SHEET

December 31, 2024

Checking & Savings Accounts

	MINIMUM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
FREE Checking	\$0.01+	0.000%	0.000%
FREE Checking w/ Smart Benefits	\$0.01 - \$1,000	1.884%	1.900%
Interest Bearing Checking	\$0.01+	0.050%	0.050%
Interest Bearing Checking w/ Smart Benefits	\$0.01 - \$1,000	1.884%	1.900%
Money Market Checking	\$0.01 - \$2,499.00	0.000%	0.000%
	\$2,500.00 - \$9,999.99	0.100%	0.100%
	\$10,000.00 - \$49,999.99	0.499%	0.500%
	\$50,000.00 - \$99,999.99	0.499%	0.500%
Savings	\$100,000.00 +	0.499%	0.500%
	\$0.01 - \$99.99	0.000%	0.000%
	\$100.00 - \$9,999.99	0.100%	0.100%
	\$10,000.00 - \$49,999.99	0.100%	0.100%
	\$50,000.00 - \$99,999.99	0.100%	0.100%
Money Market Savings	\$100,000.00 +	0.100%	0.100%
	\$0.01 - \$99.99	0.000%	0.000%
	\$100.00 - \$49,999.99	0.499%	0.500%
	\$50,000 - \$99,999.99	0.499%	0.500%
	\$100,000.00 - \$249,999.9	0.499%	0.500%
Youth Savings (Under 18)	\$250,000.00 +	0.499%	0.500%
	\$0.01-\$4.99	0.000%	0.000%
	\$5.00 +	0.100%	0.100%
Health Savings (must have a HDHP)	\$0.01 +	0.250%	0.250%

Dividends calculated daily and paid monthly.

**Members qualify for Smart Benefits by 1. Using eStatements. 2. Using Direct Deposit at least once a month. 3. Using a North Coast Debit or Credit Card at least once a month.*



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Certificates

	MINIMUM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
12 Month Build a CD	\$25	3.928%	4.0000%
12 Month Youth Build a CD (under 18)	\$25	3.928%	4.0000%
3 Month Build a CD (SEG & Community Builders)	\$250	1.490%	1.5000%
3 Month Certificate	\$1,000	0.449%	0.4500%
6 Month Certificate	\$1,000	4.169%	4.2500%
12 Month Certificate	\$1,000	3.928%	4.0000%
18 Month Certificate	\$1,000	3.687%	3.7500%
2-Year Certificate	\$1,000	3.687%	3.7500%
3-Year Certificate	\$1,000	3.445%	3.5000%
4-Year Certificate	\$1,000	3.203%	3.2500%
5-Year Certificate	\$1,000	2.960%	3.0000%
<i>Dividends paid monthly.</i>			

IRA Products

Roth IRA / IRA Savings	\$250	0.100%	0.1000%
3 Month Roth IRA / IRA Certificate	\$250	0.449%	0.4500%
6 Month Roth IRA / IRA Certificate	\$250	4.169%	4.2500%
12 Month Roth IRA / IRA Certificate	\$250	3.928%	4.0000%
18 Month Roth IRA / IRA Certificate	\$250	3.687%	3.7500%
2-Year Roth IRA / IRA Certificate	\$250	3.687%	3.7500%
3-Year Roth IRA / IRA Certificate	\$250	3.445%	3.5000%
4-Year Roth IRA / IRA Certificate	\$250	3.203%	3.2500%
5-Year Roth IRA / IRA Certificate	\$250	2.960%	3.0000%
<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 90 days loss of interest. A term of one to three years is penalized 180 days loss of interest. A term over three years is penalized 1 year loss of interest. Application of these penalties 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.