



Rate Review

IRAs, CDs, Money Markets, Savings

July 9, 2025

Account Type	Minimum Balance to Open	Interest Rate	Annual Percentage Yield (APY)
Individual Retirement Accounts			
12 Month IRA	\$50.00	3.20%	3.25%
18 Month IRA Bump*	\$50.00	2.10%	2.12%
36 Month IRA	\$50.00	2.15%	2.17%
60 Month IRA	\$50.00	2.00%	2.02%
Certificate of Deposit			
3 Month	\$500.00	3.00%	3.05%
4 Month Special	\$500.00	4.15%	4.24%
6 Month	\$500.00	3.92%	4.00%
11 Month Special	\$500.00	4.03%	4.11%
12 Month	\$500.00	2.00%	2.02%
18 Month	\$500.00	2.10%	2.12%
23 Month	\$500.00	2.25%	2.28%
24 Month Bump*	\$500.00	2.10%	2.12%
30 Month	\$500.00	2.10%	2.12%
36 Month	\$500.00	2.15%	2.17%
48 Month	\$500.00	2.00%	2.02%
60 Month	\$500.00	2.00%	2.02%
Jumbo Rates	\$250,000.00	Contact Your Branch	
Money Market Accounts*			
Non-Profit Money Market Account	N/A	0.50%	0.50%
Growth Account^	\$2,500.00	0.25%	0.25%
Premium Growth Account***^	\$15,000.00	0.30%	0.30%
High Yield Growth Account****^	\$65,000.00	0.35%	0.35%
Super High Yield Growth Account***^	\$100,000.00	0.40%	0.40%
Platinum High Yield Account****^	\$250,000.00	0.50%	0.50%
***If the account balance falls below the minimum balance to open, interest will be paid at an APY of 0.25% until the minimum balance requirement is met. ^\$10.00 maintenance fee applies if account balance falls below the minimum balance to open any time in the monthly cycle.			
Savings Accounts*			
\$50.00 - \$499.99	N/A	0.01%	0.01%
\$500.00 - \$4,999.00	N/A	0.01%	0.01%
\$5,000.00 - \$9,999.00	N/A	0.01%	0.01%
\$10,000.00 - \$49,999.00	N/A	0.03%	0.03%
\$50,000.00 - \$99,999.00	N/A	0.05%	0.05%
\$100,000.00 - \$499,999.00	N/A	0.10%	0.10%
\$500,000.00 and over	N/A	0.10%	0.10%

*Rates may change after account is opened. (Variable rates). Fees could reduce earnings on these accounts. APY is accurate as of July 9, 2025. Penalty for early withdrawal may apply. For more information you may contact your local branch or call us toll-free at 1-800-562-8761 or visit www.timberlandbank.com.





Rate Review

Checking Accounts

July 9, 2025

Account Type	Minimum Balance to Open	Interest Rate	Annual Percentage Yield (APY)
Consumer Checking Accounts			
My Choice Checking	N/A	N/A	N/A
Cash Back Checking (Earn up to 3% Cash Back)**	N/A	N/A	N/A
Sapling Checking* (for customers age 15 to 17 years)	N/A	0.50%	0.50%
Smart Money Checking*	N/A	***up to 3.00%	***up to 3.05%
50+ Interest Checking* (for customers 50 years and older)	N/A	0.01%	0.01%
VIP Interest Checking* (must have direct deposit or automatic loan payment)	N/A	0.01%	0.01%
Wall Street Checking* (\$8.00 maintenance fee if balance falls below \$1,000 during the monthly cycle)	\$1,000.00	0.10%	0.10%
Fresh Start Checking (for those looking for a fresh start on their financial journey, only \$9.95 per month)	N/A	N/A	N/A
** When requirements are met earn up to 3% Cash Back on up to \$300 in everyday debit card purchases for each qualification cycle. Requirements include 12 point-of-sale purchases and receive e-statements instead of paper statements. *** When requirements are met earn 3.05% APY on the first \$15,000. Earn 0.08% APY on the remaining balance over \$15,000. If requirements are not met (see account disclosures), interest will be paid at an APY of 0.05% until requirements are met. Requirements include 12 point-of-sale purchases and receive e-statements instead of paper statements.			
Business Checking Accounts			
Business Checking (550 free monthly items, over 550 just \$0.20 each)	N/A	N/A	N/A
Business Checking plus Interest* (\$0.25 each item)	N/A	0.01%	0.01%
Non-Profit Checking*	N/A	0.01%	0.01%
IRETA/IOLTA*	N/A	0.01%	0.01%
Premier Business Checking Account			
Designed for businesses with moderate to high transaction volume, complex cash management needs and higher checking balances that can use an earnings credit to offset fees. Earnings credit is variable, based on collected balances.	Monthly Maintenance.....\$8.00 Deposit.....\$0.15 Deposited Items.....\$0.06 Checks/Withdrawals.....\$0.12 ACH Items.....\$0.07		
Insured Cash Sweeps - Consumer or Business FDIC Insurance on balances over \$250,000			
Timberland Bank has partnered with IntraFi Network to offer Insured Cash Sweep (ICS) accounts. Through the IntraFi Network, deposits are divided and allocated among Network banks, which allows for full FDIC insurance from several Institutions for up to \$100 million per customer. This product utilizes a nightly sweep to move funds between the ICS account and the operating account for liquidity management. A Deposit Placement Agreement must be signed by the depositor for funds to be placed in the IntraFi Network.			

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