

Olympia Federal Savings

PERSONAL CHECKING & SAVINGS RATES: ACCURATE AS OF AUGUST 22, 2019

CONSUMER ACCOUNT TYPE	MINIMUM TO OPEN	MINIMUM TO EARN APY	ANNUAL PERCENTAGE YIELD (APY)	COMPOUNDING METHOD	INTEREST RATE
CHECKING ACCOUNT					
Choice	\$100	\$100	.10%	Daily	.10%
<i>Fees may reduce earnings. Rates may change after the account is opened. The APY is accurate as of the date above and is subject to change.</i>					
Journey*	\$100	Requirements below	3.00%	Daily	2.92%

JOURNEY CHECKING DISCLOSURE

Variable interest rate account. Rates accurate as of 11/01/18 and subject to change anytime and without notice.

- An interest rate of 0.10% will be paid only for that portion of your daily balance that is greater than \$10,000.00. The annual percentage yield for this tier will range from 3.00% to 0.37%, depending on the balance in the account.
- If your daily balance is \$10,000.00 or less, the interest rate paid on the entire balance will be 2.92% with an annual percentage yield of 3.00%*.
- If your account does not have the required activity noted below* an interest rate of 0.10% will be paid on the entire balance. The annual percentage yield for the entire balance will be 0.10%, depending on the balance in the account.

*Premium rate requires monthly direct deposit of \$500 or more, debit card activation and 10 debit transactions posted per statement cycle, enrollment in retail online banking and signing up to receive eStatements, and maintaining active online banking access as outlined in the Online Banking Terms & Conditions Agreement. One account per Social Security Number. Fees may reduce earnings and rate may change after account opening.

MONEY MARKET ACCOUNT

Tier 1	\$2,500	\$50 - \$2,499.99	.20%	Daily	.20%
Tier 2	\$2,500	\$2,500 - \$9,999.99	.25%	Daily	.25%
Tier 3	\$2,500	\$10,000 - \$49,999.99	.30%	Daily	.30%
Tier 4	\$2,500	\$50,000 - \$99,999.99	.51%	Daily	.50%
Tier 5	\$2,500	\$100,000 +	.66%	Daily	.65%

Rates may change after the account is opened. The APY is accurate as of the date above and is subject to change. Fees may reduce earnings. Transfers from a money market account to another account or third parties by pre-authorized automatic, telephone, or computer transfer or by check, debit card or similar order to third parties are limited to six per statement cycle.

SAVINGS ACCOUNT

Statement Savings	\$100	\$50	.15%	Daily	.15%
Passbook Savings	\$100	\$50	.15%	Daily	.15%
Companion Savings*	\$100	\$0	2.05%	Daily	2.00%

\$3 quarterly service charge will be imposed if average daily balance falls below \$100. Transaction limitations: Transfers from this account to another account or third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no transfers by check, draft, debit card or similar order to third parties.

* Variable rate account. Interest rate of 2.00% and 2.05% Annual Percentage Yield (APY) accurate as of June 3, 2019 and subject to change anytime without notice. Initial deposits into the Companion Savings Account cannot exceed the deposits into any new or renewing qualified Certificate of Deposit (CD). Deposits into Companion Savings Accounts can only be made when a new CD is opened or an existing qualifying CD account is renewed at time of maturity. Deposits must be made the same day as the deposits into the qualifying CD. Companion Savings Accounts are compatible with any CD (including IRA's) with terms 12 months or greater. CD's with Add-on and Bump Rate features do not qualify. Specific accounts that do not qualify include: 15 month Add On CD, 18 month Bump Rate CD, 24 month Add On CD, 48 month Add On CD, and 27 month Add On/Bump Rate CD. Minimum opening deposit of \$100. All balances receive the stated APY. Fees may reduce earnings and rate may change after account opening. Terms and conditions apply. See Truth in Savings disclosure for details.

See Truth in Savings and Terms & Conditions brochures for details.



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YOUTH ACCOUNTS					
SUPER SAVER PASSBOOK	\$1	\$50	.25%	Daily	.25%
JUMP START CHECKING [†]	\$50	\$0	.25%	Daily	.25%
48 MO. DREAM BUILDER CD	\$50	\$50	2.27%	Monthly	2.25%
48 MO. DREAM SAVER CD	\$50	\$50	2.17%	Monthly	2.15%

Super Saver, Dream Builder and Dream Saver accounts are for customers under the age of 18. [†]High School age up to to 19. For the Passbook and Checking accounts, rates may change after the account is opened. The APY is accurate as of the date above and is subject to change. Fees may reduce earnings.

HEALTH SAVINGS ACCOUNT (HSA)					
HSA	\$1	\$0	.10	Daily	.10

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