

Choose the Investment that's Right for You

| Type of Investment | Minimum Deposit to Open | Investment Period | Penalty for Early Withdrawal | Additional Information |
|---|--------------------------------|--------------------------------------|---|--|
| All personal checking accounts (except President's Club & HSA Checking) | \$50 | No restrictions | None | Fees could reduce earnings on those accounts where a fee is charged. |
| President's Club | \$250 | No restrictions | None | Fees could reduce earnings |
| HSA Checking | \$25 | No restrictions | None | Tax-free interest if used for qualified medical expenses. |
| Business Checking Plus | \$100 | No restrictions | None | Fees could reduce earnings |
| Classic Savings | \$100 | No restrictions | None | Fees could reduce earnings |
| Business Savings | \$100 | | | |
| Kids' Club | \$5 | | | |
| Education Savings Account | \$100 | No restrictions | Yes, if there are more than three withdrawals/quarter. | Tax-free interest if funds are used for qualified educational expenses. |
| Money Market | \$1,000 | No restrictions | None | Fees could reduce earnings |
| Performance Indexed Account | \$5,000 | No restrictions | None | >\$25,000 rate/APY is based on T-bill rate; <\$25,000 is based on classic savings rate. Fees could reduce earnings. |
| Certificate of Deposit (CD) | \$500 | 30 days-5 years | Yes, if funds are withdrawn prior to maturity. | Lock into guaranteed interest rate/APY for term of CD |
| Premium CD | \$10,000 | 16 months or 27 months | | |
| Jump-Up CD | \$500 | You select: 12, 18, 24, or 36 months | Yes, if funds are withdrawn prior to maturity. No penalty if funds are withdrawn for medical expenses. | Two opportunities to increase rate on terms of 18 months or more. One opportunity if less than 18 months. Ability to add deposits. |
| Alaska CD Bonus Rate CD | \$10,000 (\$1,000 to maintain) | No specified term | Yes, if funds are withdrawn more than once per quarter, or if maximum is exceeded. | Rates are based on an index. Able to add deposits. Fees could reduce earnings. |
| Variable-rate IRA (Savings IRA) | \$100 | No specified term | In most cases, IRS penalties if withdrawn prior to age 59 1/2. Special rules apply to Roth IRAs. | Ability to add deposits |
| Jump-Up IRA (CD) | \$100 | You select: 12, 18, 24, or 36 month | Yes, bank penalty if funds are withdrawn prior to maturity. In most cases, there are also IRS penalties if withdrawn prior to age 59 1/2. Special rules apply to Roth IRAs. | Two opportunities to increase rate on terms of 18 months or more. One opportunity if less than 18 months. Ability to add deposits. |

Interest Information

| Type of Investment | How Interest Is Calculated | Balance Used to Calculate Interest | When Interest is Paid | How Often Interest Rate/APY Changes |
|---|---|---|--|---|
| President's Club Business Checking Plus | Accrues daily | 3 levels of interest based on average daily collected balance | Compounded & paid monthly. If account is closed prior to statement period, no interest is paid. | Subject to change at bank's discretion |
| High Performance Checking | Accrues daily | 2 levels of interest based on account balance. | Compounded & paid monthly. If account is closed prior to statement period, no interest is paid. | Subject to change at bank's discretion |
| 50+ Free Interest Checking Free Premium Interest Checking | Accrues daily | Interest based on account balance | Compounded & paid monthly. If account is closed prior to statement period, no interest is paid. | Subject to change at bank's discretion |
| HSA Checking | Accrues daily on balances of \$100 or more | 3 levels of interest based on average daily collected balance | Compounded & paid monthly. If account is closed prior to statement period, no interest is paid. | Subject to change of bank's discretion. |
| Classic Savings Business Savings | Accrues daily | 3 levels of interest based on average daily collected balance | Compounded & paid quarterly. If account is closed prior to end of quarter, no interest is paid. | Subject to change at bank's discretion |
| Education Savings Account | Accrues daily on balances of \$100 or more | 3 levels of interest based on average daily collected balance | Compounded & paid quarterly. If account is closed prior to end of quarter, no interest is paid. | Subject to change at bank's discretion. |
| Kids' Club | Accrues daily | Average daily collected balance | Compounded & paid quarterly. If account is closed prior to end of quarter, no interest is paid. | Subject to change at bank's discretion |
| Money Market | Accrues daily | 3 levels of interest based on average daily collected balance | Compounded & paid monthly. If account is closed prior to statement period, no interest is paid. | Subject to change at bank's discretion |
| Performance Indexed Account | Accrues daily \$25,000+ is based on T-bill rate. <\$25,000 is Classic Savings rate. | 5 levels of interest based on average daily collected balance | Compounded & paid monthly. If account is closed prior to statement period, no interest is paid. | Rate on balance < \$25,000 is subject to change at bank's discretion. \$25,000+ is subject to change monthly when T-Bill changes. |
| Certificate of Deposit (CD) and Premium CD | Accrues daily | CD amount (No interest paid On balances under minimum) | Compounded & paid quarterly. Compounded & paid monthly or annually upon request. Interest may be paid at maturity. | Guaranteed for term of CD |
| Jump-Up CD and Jump-Up IRA | Accrues daily | CD amount, including additional deposits/contributions (No interest paid on balances under the minimum) | Compounded & paid quarterly. Compounded & paid monthly or annually upon request. Interest may be paid at maturity. | Guaranteed minimum rate/APY: however, customer can increase rate one or two times, depending on term, if Northrim rates rise. |
| Alaska CD Bonus Rate CD | Accrues daily on balances of \$5,000+ | 4 levels of interest based upon average daily collected balance | Compounded & paid quarterly. If account is closed prior to end of quarter, no interest is paid. | Subject to change monthly. Based on the Two-year Treasury Note rate. |
| Variable-rate IRA (Savings) | Accrues daily | IRA balance, including additional contributions | Compounded & paid quarterly | Subject to change monthly when Treasury Bill changes. |

APY: Annual Percentage Yield

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Member FDIC

Fairbanks Region:
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