

Deposit Interest Rates - All Regions
Effective as of June 15, 2026
Accounts opened on Saturday or a holiday are effective on the next business day and the rate in effect at that time will apply.
Annual Percentage Yield (APY)

CHECKING	Less than \$2,500		\$2,500 to \$4,999		\$5,000 to \$24,999		\$25,000 to \$49,999		\$50,000 to \$99,999		\$100,000+						
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY					
50 Plus	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%					
Loyalty	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%					
Flex Checking Direct	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%					
Flex Checking Power	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.09%	0.09%					
Flex Checking President's Club	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.09%	0.09%	0.10%	0.10%					
Business Interest Checking	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%					
Money Market/Business Money Market	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.09%	0.09%	0.10%	0.10%	0.11%	0.11%					
HSA Checking	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%					
SAVINGS	Less than \$2,500		\$2,500 to \$24,999		\$25,000 to \$99,999		\$100,000 to \$249,999		\$250,000 to \$499,999		\$500,000 to \$749,999		\$750,000+				
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY			
Classic Savings/Business Savings	0.10%	0.10%	0.14%	0.14%	0.16%	0.16%	0.18%	0.18%	0.20%	0.20%	0.22%	0.22%	0.24%	0.24%			
\$0.01+																	
	Interest Rate	APY															
Kid's Club	0.22%	0.22%															
Variable IRA (Traditional and Roth)	0.38%	0.38%															
Education Savings	0.22%	0.22%															
PERFORMANCE SAVINGS	Less than \$25,000		\$25,000 to \$49,999		\$50,000 to \$99,999		\$100,000 to \$249,999		\$250,000 to \$499,999		\$500,000 to \$749,999		\$750,000 to \$999,999		\$1,000,000+		
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	
Performance Savings	0.10%	0.10%	0.38%	0.38%	0.48%	0.48%	0.58%	0.58%	0.68%	0.68%	0.78%	0.78%	0.83%	0.83%	0.88%	0.88%	
BUSINESS PERFORMANCE SAVINGS	Less than \$25,000		\$25,000 to \$49,999		\$50,000 to \$99,999		\$100,000 to \$249,999		\$250,000 to \$499,999		\$500,000 to \$749,999		\$750,000 to \$999,999		\$1,000,000 to \$29,999,999		Call for Rates \$30,000,000+
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	
Business Performance Savings	0.10%	0.10%	0.38%	0.38%	0.48%	0.48%	0.58%	0.58%	0.68%	0.68%	0.78%	0.78%	0.83%	0.83%	0.88%	0.88%	
ALASKA SAVINGS	Less than \$25,000		\$25,000 to \$49,999		\$50,000 to \$99,999		\$100,000 to \$249,999		\$250,000 to \$499,999		\$500,000 to \$749,999		\$750,000 to \$999,999		\$1,000,000+		
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	
Alaska Savings	0.10%	0.10%	0.47%	0.47%	0.72%	0.72%	1.00%	1.00%	1.10%	1.10%	1.19%	1.20%	1.29%	1.30%	1.38%	1.39%	
Alaska Savings Bonus Rate ¹	0.15%	0.15%	0.85%	0.85%	1.09%	1.09%	1.38%	1.39%	1.57%	1.58%	1.67%	1.68%	1.77%	1.78%	1.86%	1.87%	

Interest Withdrawals and fees may reduce earnings. The rates for variable rate accounts may change after the account is opened. For complete disclosures on the banking products listed, including calculations, frequency of rate changes, minimum balance requirements, etc., please refer to the reverse side of this page, applicable brochures and disclosures. You may also contact the Call Center for additional information. "Business Day" is defined as Monday through Friday, except legal holidays.

¹Bonus rate is received if the Alaska Savings account is included in the relationship for evaluation for Flex Checking (Power or President's Club tier only), Loyalty Club, or Business Analysis Checking Account.



Interest Information

Type of Investment	Minimum Opening Deposit	How Interest Is Calculated	Balance Used to Calculate Interest	When Interest is Paid	How Often Interest Rate/APY Changes
Flex Checking					
Direct	\$100	Accrues daily	Direct: 6 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
Power	\$100		Power: 6 levels of interest based on account balance		
President's Club	\$100		President's Club: 6 levels of interest based on daily collected balance		
Business Interest Checking	\$100	Accrues daily	6 levels of interest based on 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
50 Plus/Loyalty Club	\$100	Accrues daily	6 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
HSA Checking	\$25	Accrues daily	6 levels of interest based on 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.
Classic Savings/ Business Savings	\$100	Accrues daily	7 levels of interest based on 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
Education Savings Account	\$100	Accrues daily	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.
Kid's Club	\$5	Accrues daily	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
Money Market/ Business Money Market	\$500	Accrues daily	6 levels of interest based on 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 Savings	\$500	Accrues daily	8 levels of interest based on 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
Business Performance Savings	\$500	Accrues daily	9 levels of interest based on 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
Alaska Savings	\$10,000	Accrues daily	8 levels of interest based on 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
Variable-rate IRA (Savings)	\$100	Accrues daily	IRA balance, including additional contributions	Compounded & paid quarterly. If account is closed prior to end of quarter, no interest is paid.	Subject to change at bank's discretion



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Certificate of Deposit Interest Rates - All Regions

Effective as of October 13, 2026

Accounts opened on Saturday or a holiday are effective on the next business day and the rate in effect at that time will apply.

JUMP-UP CDS

JUMP-UP IRAs

	Interest Rate	Annual Percentage Yield		Interest Rate	Annual Percentage Yield
JUMP-UP CDS:			JUMP-UP IRAs:		
1 Year	2.80%	2.83%	1 Year	2.80%	2.83%
18 Months	2.70%	2.72%	18 Months	2.70%	2.72%
2 Years	2.50%	2.52%	2 Years	2.50%	2.52%
3 Years	2.00%	2.01%	3 Years	2.00%	2.01%

CERTIFICATES OF DEPOSIT

	Interest Rate	Annual Percentage Yield		Interest Rate	Annual Percentage Yield
30 Day Certificate of Deposit			2 Year Certificate of Deposit		
Less than \$500	0.00%	0.00%	Less than \$500	0.00%	0.00%
\$500 to \$24,999	0.99%	0.99%	\$500 to \$24,999	2.10%	2.11%
\$25,000 to \$99,999	0.99%	0.99%	\$25,000 to \$99,999	2.10%	2.11%
\$100,000 to \$499,999	0.99%	0.99%	\$100,000 to \$499,999	2.60%	2.62%
\$500,000 to \$999,999	0.99%	0.99%	\$500,000 to \$999,999	2.60%	2.62%
\$1,000,000 to \$4,999,999	0.99%	0.99%	\$1,000,000 to \$4,999,999	2.60%	2.62%
\$5,000,000 and greater - Call for rates			\$5,000,000 and greater - Call for rates		
90 Day Certificate of Deposit			3 Year Certificate of Deposit		
Less than \$500	0.00%	0.00%	Less than \$500	0.00%	0.00%
\$500 to \$24,999	2.50%	2.52%	\$500 to \$24,999	1.69%	1.70%
\$25,000 to \$99,999	3.00%	3.03%	\$25,000 to \$99,999	1.69%	1.70%
\$100,000 to \$499,999	3.00%	3.03%	\$100,000 to \$499,999	1.80%	1.81%
\$500,000 to \$999,999	3.00%	3.03%	\$500,000 to \$999,999	1.80%	1.81%
\$1,000,000 to \$4,999,999	3.00%	3.03%	\$1,000,000 to \$4,999,999	1.80%	1.81%
\$5,000,000 and greater - Call for rates			\$5,000,000 and greater - Call for rates		
6 Month Certificate of Deposit			4 Year Certificate of Deposit		
Less than \$500	0.00%	0.00%	Less than \$500	0.00%	0.00%
\$500 to \$24,999	2.55%	2.57%	\$500 to \$24,999	1.78%	1.79%
\$25,000 to \$99,999	2.55%	2.57%	\$25,000 to \$99,999	1.78%	1.79%
\$100,000 to \$499,999	2.95%	2.98%	\$100,000 to \$499,999	1.98%	1.99%
\$500,000 to \$999,999	2.95%	2.98%	\$500,000 to \$999,999	1.98%	1.99%
\$1,000,000 to \$4,999,999	2.95%	2.98%	\$1,000,000 to \$4,999,999	1.98%	1.99%
\$5,000,000 and greater - Call for rates			\$5,000,000 and greater - Call for rates		
1 Year Certificate of Deposit			5 Year Certificate of Deposit		
Less than \$500	0.00%	0.00%	Less than \$500	0.00%	0.00%
\$500 to \$24,999	2.40%	2.42%	\$500 to \$24,999	1.98%	1.99%
\$25,000 to \$99,999	2.40%	2.42%	\$25,000 to \$99,999	1.98%	1.99%
\$100,000 to \$499,999	2.90%	2.93%	\$100,000 to \$499,999	1.98%	1.99%
\$500,000 to \$999,999	2.90%	2.93%	\$500,000 to \$999,999	1.98%	1.99%
\$1,000,000 to \$4,999,999	2.90%	2.93%	\$1,000,000 to \$4,999,999	1.98%	1.99%
\$5,000,000 and greater - Call for rates			\$5,000,000 and greater - Call for rates		

CERTIFICATES OF DEPOSIT - SPECIAL OFFER

5 Month Regular	3.60%	3.65%
11 Month Jump Up	3.30%	3.34%

The Annual Percentage Yield (APY) is based upon the assumption that interest earned remains in the account until maturity. Interest withdrawals and fees may reduce earnings. A withdrawal penalty may be imposed for early withdrawals. For complete information for the banking products listed please refer to the disclosures provided, or call our Call Center for further information. "Business Day" is defined as Monday through Friday, except legal holidays.

Interest Information

Type of Investment	Minimum Opening Deposit	How Interest Is Calculated	Balance Used to Calculate Interest	When Interest is Paid	How Often Interest Rate/APY Changes
Certificate of Deposit (CD)	\$500	Accrues daily	CD amount (No interest paid on balances under minimum)	Compounded & paid quarterly on terms greater than three months. Interest may be paid at maturity. Compounded if renewed on terms less than three months.	Guaranteed for term of CD.
Jump-Up CD Jump-Up IRA Jump-Up 11 Month CD Jump-Up 23 Month CD	\$500 \$100 \$2,500 \$2,500	Accrues daily	CD amount, included additional deposits/ contributions. Jump Up 11 & 23 Month CD- Minimum balance of \$2500.00.	Compounded & paid quarterly. 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.


Northrim Bank

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