



# Current Interest Rates

Effective date: February 1st, 2012

425.255.4400  
1.866.372.1200

Interest rates are subject to change each Thursday. Please call one of our Savings Specialists to confirm the current rates.

\*Annual Percentage Yield \*\*Variable interest rate - Interest rate may change after account opening.

Dynamic Savings	Current Interest Rates		\$1 <sup>00</sup> - \$999 <sup>99</sup> Unless Otherwise Stated		\$1,000 <sup>00</sup> - \$4,999 <sup>99</sup>		\$5,000 <sup>00</sup> - \$24,999 <sup>99</sup>		\$25,000 <sup>00</sup> - \$99,999 <sup>99</sup>		\$100,000 <sup>00</sup> & up	
	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*
FIRST Checking No Minimum - No Service Charge	Minimum to open \$1 <sup>00</sup> N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Green Checking** Online Checking	Minimum to open \$1 <sup>00</sup> 0.10	0.10	0.10	0.10	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
E-Free Checking** Open online only - No service charges	Minimum to open \$100 <sup>00</sup> 0.15	0.15	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Checking** No check limit	Minimum to open \$250 <sup>00</sup> 0.10	0.10	0.10	0.10	0.10	0.10	0.15	0.15	0.15	0.15	0.15	0.15
FIRST Money Market** Transaction limitations apply	Minimum to open \$1,000 <sup>00</sup> 0.10	0.10	0.20	0.20	0.20	0.20	0.25	0.25	0.30	0.30	0.30	0.31
Statement Savings** Transaction limitations apply	Minimum to open \$25 <sup>00</sup> 0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
"Grow with Us" CD 18 month term (non-IRA) <small>Early withdrawal of principal penalty 180 days interest</small>	Minimum to open \$500 <sup>00</sup> 0.65	0.66	0.65	0.66	0.65	0.66	0.65	0.66	0.65	0.66	0.65	0.66
Thirty Month CD 30 month term (non-IRA) <small>Early withdrawal of principal penalty 180 days interest</small>	Minimum to open \$1,000 <sup>00</sup> N/A	N/A	0.85	0.87	0.90	0.92	0.95	0.97	0.95	0.97	0.95	0.97
Standard Certificates of Deposit 3 month term (non-IRA) <small>Early withdrawal of principal penalty 90 days interest</small>	Minimum to open \$1,000 <sup>00</sup> Must maintain \$1,000 <sup>00</sup> minimum balance N/A	N/A	0.20	0.21	0.25	0.26	0.30	0.30	0.30	0.30	0.30	0.30
6 month term (non-IRA) <small>Early withdrawal of principal penalty 90 days interest</small>	N/A	N/A	0.25	0.26	0.30	0.31	0.35	0.35	0.35	0.35	0.35	0.35
9 month term (non-IRA) <small>Early withdrawal of principal penalty 90 days interest</small>	N/A	N/A	0.30	0.31	0.35	0.35	0.40	0.41	0.40	0.41	0.40	0.41
12 month term <small>Early withdrawal of principal penalty 90 days interest</small>	0.70	0.72	0.70	0.72	0.75	0.77	0.80	0.82	0.80	0.82	0.80	0.82
24 month term <small>Early withdrawal of principal penalty 180 days interest</small>	0.75	0.77	0.75	0.77	0.80	0.82	0.85	0.87	0.85	0.87	0.85	0.87
36 month term <small>Early withdrawal of principal penalty 180 days interest</small>	1.20	1.23	1.20	1.23	1.25	1.28	1.30	1.33	1.30	1.33	1.30	1.33
48 month term <small>Early withdrawal of principal penalty 180 days interest</small>	1.10	1.13	1.10	1.13	1.15	1.18	1.20	1.23	1.20	1.23	1.20	1.23
IRA (Minimum to open \$25)	12 - 24 - 36- 48 month terms as quoted above. Penalty for early withdrawal of principal subject to the same conditions as quoted on same term CD accounts.											
Commercial Savings	FIRST Free Business Checking    FIRST Analyzed Business Checking    FIRST Business Premium Money Market These accounts offer you a straightforward, uncomplicated approach to business banking by combining the essential services you need, with the simplicity and affordability you want. Call one of our Relationship Managers for more information at 425.687.4600											

Check rates weekly and access HomeBanker online banking at [www.fsbnw.com](http://www.fsbnw.com). Bank by phone 24 hours a day using TELLER Phone - Call 425.277.8610  
Please refer to corresponding account brochure for additional account disclosures. Fees/Penalties may reduce earnings.

