Deposit Rates

Pacific Crest Bank

Interest Rates and Annual Percentage Yields (APY) are accurate as of 8/13/26.
Interest Rate and APY may change without notice.
Interest is compounded daily and fees could reduce earnings on the account.

Personal Checking Accounts [1.]

Minimum balance to open varies

TYPE OF ACCOUNT	INTEREST RATE	APY
Free Checking	0.00%	0.00%
Interest Checking	0.10%	0.10%
Interest Plus Checking	0.15%	0.15%

Business Checking Accounts [2.]

Minimum balance to open varies

TYPE OF ACCOUNT	INTEREST RATE	APY
Business Checking	0.00%	0.00%
Business Interest Checking	0.25%	0.25%

Money Market Account [1.]

Minimum balance to open $2,000

BALANCE	INTEREST RATE	APY
$0 - 49,999	2.23%	2.25%
$50,000 - 99,999	2.47%	2.50%
$100,000 - 999,999	2.71%	2.75%
$1,000,000+	2.96%	3.00%

Certificates of Deposit [3.]

Minimum balance to open $2,000

TERM	INTEREST RATE	APY
6 month	3.44%	3.50%
1 year	3.92%	4.00%
2 year	3.83%	3.90%
3 year	3.34%	3.40%
4 year	3.34%	3.40%
5 year	3.34%	3.40%

Individual Retirement Accounts (I.R.A.'s)

Available on Money Market Account and Certificates of Deposit with no annual fees.

For current rate information, please call (425) 670-9600 or visit us at www.paccrest.com

1. **Free Checking:** $100 minimum opening deposit, no minimum balance requirement. **Interest Checking:** $500 minimum opening deposit, $2,500 minimum daily balance to avoid monthly fee. **Interest Plus Checking:** $500 minimum opening deposit, $10,000 minimum daily balance to avoid monthly fee. **Money Market:** $2,000 minimum opening deposit and minimum daily balance to avoid monthly fee. Interest rates are variable and may change after account is opened.

2. **Business Checking:** $500 minimum opening deposit, $2,000 minimum daily balance to avoid monthly fee. **Business Interest Checking:** $500 minimum opening deposit, $5,000 minimum daily balance to avoid monthly fee. Interest rates are variable and may change after the account is opened.

3. Annual Percentage Yields (APY) assume interest remains on deposit until maturity. Certificates of Deposit are subject to early withdrawal penalties which may reduce earnings on the account.

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