



Pacific Crest Bank

Deposit Rates

Interest Rates and Annual Percentage Yields (APY) are accurate as of 8/15/25.
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	2.71%	2.75%
\$50,000 - 99,999	2.71%	2.75%
\$100,000 - 999,999	3.10%	3.15%
\$1,000,000+	3.49%	3.55%

Certificates of Deposit ³

Minimum balance to open \$2,000

TERM	INTEREST RATE	APY
6 month	3.97%	4.05%
1 year	3.92%	4.00%
2 year	3.83%	3.90%
3 year	3.73%	3.80%
4 year	3.68%	3.75%
5 year	3.68%	3.75%

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

- 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.
- 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.
- 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.

