

Terms of January 2026 Surplus Funds CD Program

SETTLE DATE:

January 12, 2026

MATURITY DATE:

July 10, 2026

DAYS:

179/365

RATE:

3.74%

Notification Cutoff: January 8, 2026 @ 11:00 AM

- (1) If OST hasn't been notified by the cutoff time, new CD's can't be done and existing CDs will automatically roll with the new rate
- (2) All interest amounts will be automatically withdrawn through designated ACH account on 1/12/2026 for the amount listed below only!
- (3) The amount offered is the maximum amount that can be done for the CD. Any amount below that can be done as well.

PLEASE REMEMBER: INTEREST IS SIMPLE NOT COMPOUNDING

****** All Banks that accept the current offering for the Certificate of Deposit are required by the PDPC to be 50% Collateralized to receive the funds. ******

	Maturing CD	Interest Due	New CD Offered
1st SECURITY BANK OF WASHINGTON			\$ 26,500,000.00
BAKER BOYER NATIONAL BANK			\$ 11,000,000.00
BANK OF AMERICA N.A.			\$ 26,500,000.00
BANK OF EASTERN OREGON			\$ 11,000,000.00
BANK OF THE PACIFIC			\$ 26,500,000.00
BANNER BANK			\$ 26,500,000.00
BENEFICIAL STATE BANK			\$ 11,000,000.00
BMO Harris NA (fka BANK OF THE WEST)			\$ 26,500,000.00
CASHMERE VALLEY BANK			\$ 26,500,000.00
CATHAY BANK			\$ 26,500,000.00
COASTAL COMMUNITY BANK			\$ 26,500,000.00
COLUMBIA BANK			\$ 26,500,000.00
COMMENCEMENT BANK			\$ 11,000,000.00
CONNECT COMMUNITY BANK			\$ 2,750,000.00
EAST WEST BANK			\$ 26,500,000.00
FARMERS STATE BANK			\$ 4,000,000.00
FIRST CITIZENS BANK & TRUST COMPANY			\$ 11,000,000.00
FIRST FED BANK			\$ 26,500,000.00
FIRST INTERSTATE BANK			\$ 26,500,000.00
Glacier Bank)			\$ 26,500,000.00
HERITAGE BANK			\$ 26,500,000.00
JPMORGAN CHASE BANK NA			\$ 26,500,000.00
KEYBANK NATIONAL ASSOCIATION			\$ 26,500,000.00
KITSAP BANK			\$ 26,500,000.00
LAMONT BANK OF ST JOHN			\$ 4,000,000.00
LIBERTY BANK			\$ 11,000,000.00
MECHANICES BANK			\$ 26,500,000.00
MOUNTAIN PACIFIC BANK			\$ 11,000,000.00
NORTHWEST BANK			\$ 11,000,000.00
OLYMPIA FEDERAL Savings & Loan Assoc			\$ 26,500,000.00
PEOPLES BANK			\$ 26,500,000.00
RIVERBANK			\$ 11,000,000.00
RIVERVIEW BANK			\$ 2,750,000.00
SOUND COMMUNITY BANK			\$ 26,500,000.00
STATE BANK NORTHWEST			\$ 11,000,000.00
TIMBERLAND BANK	\$ 23,250,000.00	\$ 534,342.33	\$ 26,500,000.00
TWIN CITY BANK			\$ 6,000,000.00
TWIN RIVER BANK			\$ 6,000,000.00

US BANK NATIONAL ASSOCIATION			\$ 26,500,000.00
UNIBANK			\$ 11,000,000.00
WAFD BANK			\$ 26,500,000.00
WASHINGTON TRUST BANK			\$ 26,500,000.00
WELLS FARGO BANK N.A.			\$ 26,500,000.00
YAKIMA FEDERAL Savings & Loans Assn.			\$ 26,500,000.00
ZB National Association/COMMERCE BANK OF WA			\$ 26,500,000.00
AMERICA'S CREDIT UNION			\$ 11,000,000.00
CALCOLE FEDERAL CREDIT UNION			\$ 4,000,000.00
COLUMBIA COMMUNITY CREDIT UNION			\$ 26,500,000.00
FIBRE FEDERAL CREDIT UNION			\$ 26,500,000.00
GESA CREDIT UNION			\$ 26,500,000.00
GLOBAL CREDIT UNION			\$ 26,500,000.00
GREAT NORTHWEST FEDERAL CREDIT UNION			\$ 11,000,000.00
HAPO COMMUNITY CREDIT UNION	\$ 23,250,000.00	\$ 534,342.33	\$ 26,500,000.00
HARBORSTONE CREDIT UNION			\$ 26,500,000.00
IDAHO CENTRAL CREDIT UNION	\$ 250,000.00	\$ 5,745.62	\$ 11,000,000.00
INDUSTRIAL CREDIT UNION OF WHATCOM COUNTY			\$ 11,000,000.00
KITSAP CREDIT UNION			\$ 26,500,000.00
NORTH COAST CREDIT UNION			\$ 11,000,000.00
NUMERICA CREDIT UNION			\$ 26,500,000.00
OBEE CREDIT UNION	\$ 10,000,000.00	\$ 229,824.66	\$ 11,000,000.00
OUR COMMUNITY CREDIT UNION			\$ 11,000,000.00
PEAK CREDIT UNION			\$ 26,500,000.00
PUGET SOUND COOPERATIVE CREDIT UNION			\$ 11,000,000.00
RED CANOE CREDIT UNION			\$ 26,500,000.00
SOLARITY CREDIT UNION			\$ 26,500,000.00
SOUND CREDIT UNION			\$ 26,500,000.00
SPOKANE TEACHERS CREDIT UNION			\$ 26,500,000.00
UNITUS COMMUNITY CREDIT UNION			\$ 11,000,000.00
WA STATE EMPLOYEES CREDIT UNION			\$ 26,500,000.00
WHATCOM EDUCATIONAL CREDIT UNION	\$ 23,250,000.00	\$ 534,342.33	\$ 26,500,000.00