

Personal Accounts



Individual Retirement Accounts (IRAs)

Enjoy tax savings and build security for retirement with an IRA (Individual Retirement Account). IRAs are one of the best tax-savings tools available. An IRA investment grows tax-deferred and you do not pay taxes on interest earned until withdrawal. This means your money grows faster than similar investments.

- Minimum Deposit to Open \$1,000.00
- Account is FDIC Insured up to \$250,000.00

IRA customers may invest in most of the regular CDs at a fixed rate (except those shorter than 1 1/2 years). Interest rates will be in effect for the terms of the deposit.

18 months CDs are offered with variable rates. Interest rate and annual percentage yield may change after account is open. Interest rates may vary once a month based on the yield of one year Treasury Securities as published in the Wall Street Journal.

Additional contributions may be made to this account, to the extent permitted by the IRS.

All other terms and conditions are the same as our regular Certificates of Deposit.

For more information about FDIC insurance coverage of transaction accounts, visit www.fdic.gov.



Sandy Branch: (503) 668-5501 | Hoodland Branch: (503) 622-3131
Boring Branch: (503) 663-3000 | Gresham Branch: (503) 665-9444

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