



DEPOSIT RATES

| Term | Rate | APY* |
|-----------------------------|-------------------------------------|--------------|
| Now Checking | 0.05% | 0.05% |
| Super Now Checking | 0.05% | 0.05% |
| Premier Checking | 0.35% | 0.35% |
| Veterans Checking | 0.35% | 0.35% |
| Savings | 0.10% | 0.10% |
| High Yield Savings | 0.15% | 0.15% |
| Money Market Savings | \$25,000 - \$75,000 = 0.35% | 0.35% |
| | \$75,000 - \$125,000 = 0.50% | 0.50% |
| | \$125,000 or more = 1.00% | 1.00% |

CD SPECIAL

| Term | Rate | APY* | Minimum Deposit |
|------------------|--------------|--------------|-----------------|
| 13 Months | 1.05% | 1.06% | \$2,500 |

Certificate of Deposit / IRA CD Rates

| Term | Rate | APY* | Recommended Minimum Balance |
|-----------|-------|-------|-----------------------------|
| 3 Months | 0.30% | 0.30% | \$500 |
| 6 Months | 0.50% | 0.50% | \$500 |
| 12 Months | 0.65% | 0.65% | \$500 |
| 18 Months | 0.85% | 0.85% | \$500 |
| 24 Months | 0.95% | 0.95% | \$500 |
| 36 Months | 1.00% | 1.00% | \$500 |
| 48 Months | 1.05% | 1.06% | \$500 |

*The annual percentage yield as listed above assumes the interest will compound quarterly and remain on deposit until maturity. A withdrawal of interest will reduce earnings. Interest will be paid on your account until maturity. Interest will begin to accrue on the business day you deposit non-cash items (For example: Checks). Interest is based on a 365 day year. We use daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest on your account may be compounded quarterly and credited to the certificate at the end of each quarter. Interest may also be mailed on a monthly, quarterly, semi-annual or annual basis. Penalty for early withdrawal.

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Brainerd Branch

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