



DEPOSIT RATES

Term	Rate	APY*
Now Checking	0.05%	0.05%
Super Now Checking	0.10%	0.10%
Premier Checking	0.60%	0.60%
Veterans Checking	0.60%	0.60%
Savings	0.10%	0.10%
High Yield Savings	0.20%	0.20%
Money Market Savings	\$25,000 - \$75,000 = 0.45%	0.45%
	\$75,000 - \$125,000 = 0.75%	0.75%
	\$125,000 or more = 1.25%	1.26%

CD SPECIAL

Term	Rate	APY*	Minimum Deposit
13 Months	1.40%	1.41%	\$2,500

Certificate of Deposit / IRA CD Rates

Term	Rate	APY*	Recommended Minimum Balance
3 Months	0.50%	0.50%	\$500
6 Months	0.75%	0.75%	\$500
12 Months	1.00%	1.00%	\$500
18 Months	1.15%	1.16%	\$500
24 Months	1.20%	1.21%	\$500
36 Months	1.25%	1.26%	\$500
48 Months	1.35%	1.36%	\$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.

Randall Branch

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Brainerd Branch

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