



Certificate of Deposit Rate Sheet

This Rate Sheet contains information about Interest Rate(s) ("Rate(s)") and Annual Percentage Yield(s) ("APY(s)") for some of the products we offer.

Term	Range	Interest Rate	APY	Minimum Deposit to Open Account
3 Month	Qualifying balance up to \$9,999.99	1.00%	1.00%	\$1,000
	\$10,000 - \$49,999.99	2.50%	2.52%	
	\$50,000 - \$9,999,999.99	2.50%	2.52%	
6 Month	Qualifying balance up to \$9,999.99	1.00%	1.00%	\$1,000
	\$10,000 - \$49,999.99	3.84%	3.90%	
	\$50,000 - \$9,999,999.99	3.84%	3.90%	
1 Year	Qualifying balance up to \$9,999.99	2.00%	2.02%	\$1,000
	\$10,000 - \$49,999.99	3.80%	3.85%	
	\$50,000 - \$9,999,999.99	3.80%	3.85%	
2 Year	Qualifying balance up to \$9,999.99	2.00%	2.02%	\$1,000
	\$10,000 - \$49,999.99	2.75%	2.78%	
	\$50,000 - \$9,999,999.99	2.75%	2.78%	
3 Year	Qualifying balance up to \$9,999.99	2.00%	2.02%	\$1,000
	\$10,000 - \$49,999.99	2.50%	2.52%	
	\$50,000 - \$9,999,999.99	2.50%	2.52%	
39 Month Bump-Up[¥]	Qualifying balance up to \$49,999.99	3.60%	3.65%	\$5,000
	\$50,000 - \$9,999,999.99	3.60%	3.65%	
5 Year	Qualifying balance up to \$9,999.99	2.00%	2.02%	\$1,000
	\$10,000 - \$49,999.99	2.50%	2.52%	
	\$50,000 - \$9,999,999.99	2.50%	2.52%	

[¥]At your discretion, you may change the interest rate on this certificate once during the term. You may exercise this option by sending an email to dp@security-banks.com, in writing to 735 11th Street E, Glencoe MN 55336, or in person at any branch. The interest rate and resulting annual percentage yield will change to the interest rate and annual percentage yield being offered by us on a new 39-month Bump-up certificate of deposit for the remainder of the term. The bank reserves the right to decline or to accept any deposit at its discretion and to limit the amount of any public, commercial, or brokered accounts.

Interest Rates and Annual Percentage Yields are current as of the date at the top of this Rate Sheet.
For information on current rates and product terms, contact an employee for further information at (320)864-3171. A penalty may be imposed for early withdrawal. Fees may reduce earnings.





4/1/2025

Checking & Savings Account Rate Sheet

This Rate Sheet contains information about Interest Rate(s) ("Rate(s)") and Annual Percentage Yield(s) ("APY(s)") for some of the products we offer.

Product	Range	Interest Rate	APY	Minimum Deposit to Open Account
H S A	0.01 - 999.99	0.02%	0.02%	\$50
	1,000.00 - 9,999.99	0.20%	0.20%	
	10,000.00 - 24,999.99	0.30%	0.30%	
	25,000.00 - 49,999.99	0.35%	0.35%	
	50,000.00 and greater	0.35%	0.35%	
Advantage Checking	0.01 - 999.99	0.02%	0.02%	\$500
	1,000.00 - 9,999.99	0.05%	0.05%	
	10,000.00 - 24,999.99	0.05%	0.05%	
	25,000.00 - 49,999.99	0.05%	0.05%	
	50,000.00 and greater	0.05%	0.05%	
Edge Checking	0.01 - 999.99	0.02%	0.02%	\$5,000
	1,000.00 - 24,999.99	0.10%	0.10%	
	25,000.00 - 99,999.99	0.10%	0.10%	
	100,000.00 - 499,999.99	0.10%	0.10%	
	500,000.00 and greater	0.10%	0.10%	
Premium Checking	0.01 - 999.99	0.05%	0.05%	\$2,500
	1,000.00 - 9,999.99	0.07%	0.07%	
	10,000.00 - 24,999.99	0.10%	0.10%	
	25,000.00 - 49,999.99	0.15%	0.15%	
	50,000.00 and greater	0.15%	0.15%	
Public Funds Checking	0.01 - \$99,999.99	0.02%	0.02%	\$500
	\$100,000 - \$249,999.99	0.15%	0.15%	
	\$250,000 - \$499,999.99	0.20%	0.20%	
	\$500,000 - \$2,499,999.99	0.30%	0.30%	
	\$2,500,000 and up	1.30%	1.31%	
Non Profit Checking	0.01 - 999.99	0.05%	0.05%	\$500
	1,000.00 - 24,999.99	0.07%	0.07%	
	25,000.00 - 99,999.99	0.10%	0.10%	
	100,000.00 - 499,999.99	0.15%	0.15%	
	500,000.00 and greater	0.15%	0.15%	
Gold Checking	0.01 - 999.99	0.02%	0.02%	\$50
	1,000.00 - 9,999.99	0.02%	0.02%	
	10,000.00 - 24,999.99	0.10%	0.10%	
	25,000.00 - 49,999.99	0.10%	0.10%	
	50,000.00 and greater	0.10%	0.10%	

Money Market	\$0.01 - \$2,499.99	0.25%	0.25%	\$2,500
	\$2,500 - \$24,999.99	0.85%	0.85%	
	\$25,000 - \$99,999.99	1.00%	1.00%	
	\$100,000 - \$999,999.99	1.40%	1.41%	
	\$1,000,000 and up	1.47%	1.48%	
Savings	\$0.01 - \$2,499.99	0.25%	0.25%	\$50
	\$2,500 - \$24,999.99	0.85%	0.85%	
	\$25,000 - \$99,999.99	1.00%	1.00%	
	\$100,000 - \$999,999.99	1.40%	1.41%	
	\$1,000,000 and up	1.47%	1.48%	
Super Kids Savings	\$0.01 - \$2,499.99	0.25%	0.25%	None
	\$2,500 - \$24,999.99	0.85%	0.85%	
	\$25,000 - \$99,999.99	1.00%	1.00%	
	\$100,000 - \$999,999.99	1.40%	1.41%	
	\$1,000,000 and up	1.47%	1.48%	

Interest rates and annual percentage yield may change after opening. The interest rate and annual percentage yield (APY) are accurate as of the date indicated at the top of this page. If you would like more current rate and yield information, please call us at (320) 864-3171. At our discretion, we may change the interest rate on accounts. We may change the rate at any time. Interest begins to accrue on the business day you deposit non-cash items (for example, checks) into your account. Fees could reduce the earnings on the accounts. Contact a bank associate for more information.





4/7/2025

HSA Certificate of Deposit Rate Sheet

This Rate Sheet contains information about Interest Rate(s) ("Rate(s)") and Annual Percentage Yield(s) ("APY(s)") for some of the products we offer.

Product	Term	Interest Rate	APY	Minimum Deposit to Open Account
H S A CD	1 Year	3.80%	3.85%	\$10,000
	2 Year	2.75%	2.78%	\$10,000
	3 Year	2.50%	2.52%	\$10,000
	39 Month Bump-Up [¥]	3.60%	3.65%	\$10,000
	5 Year	2.50%	2.52%	\$10,000

¥At your discretion, you may change the interest rate on this certificate once during the term. You may exercise this option by sending an email to dp@security-banks.com, in writing to 735 11th Street E, Glencoe MN 55336, or in person at any branch. The interest rate and resulting annual percentage yield will change to the interest rate and annual percentage yield being offered by us on a new 39-month Bump-up certificate of deposit for the remainder of the term. The bank reserves the right to decline or to accept any deposit at its discretion and to limit the amount of any public, commercial, or brokered accounts.

Interest Rates and Annual Percentage Yields are current as of the date at the top of this Rate Sheet.
For information on current rates and product terms, contact an employee for further information at (320)864-3171. A penalty may be imposed for early withdrawal. Fees may reduce earnings.





Consumer IRA Rate Sheet

This Rate Sheet contains information about Interest Rate(s) ("Rate(s)") and Annual Percentage Yield(s) ("APY(s)") for some of the products we offer.

Term	Range	Interest Rate	APY	Minimum Deposit to Open Account
IRA Savings Account				
Variable [†]	\$0.01 - \$49,999.99	0.02%	0.02%	\$50
	\$50,000 - \$99,999.99	0.02%	0.02%	
	\$100,000 - \$9,999,999.99	0.02%	0.02%	
IRA Certificates of Deposit				
1 Year*	Qualifying balance up to \$9,999.99	2.00%	2.02%	\$1,000
	\$10,000 - \$49,999.99	3.80%	3.85%	
	\$50,000 - \$9,999,999.99	3.80%	3.85%	
2 Year*	Qualifying balance up to \$9,999.99	2.00%	2.02%	\$1,000
	\$10,000 - \$49,999.99	2.75%	2.78%	
	\$50,000 - \$9,999,999.99	2.75%	2.78%	
3 Year*	Qualifying balance up to \$9,999.99	2.00%	2.02%	\$1,000
	\$10,000 - \$49,999.99	2.50%	2.52%	
	\$50,000 - \$9,999,999.99	2.50%	2.52%	
39 Month Bump-Up ^{‡*}	Qualifying balance up to \$49,999.99	3.60%	3.65%	\$5,000
	\$50,000 - \$9,999,999.99	3.60%	3.65%	
5 Year*	Qualifying balance up to \$9,999.99	2.00%	2.02%	\$1,000
	\$10,000 - \$49,999.99	2.50%	2.52%	
	\$50,000 - \$9,999,999.99	2.50%	2.52%	

‡At your discretion, you may change the interest rate on this certificate once during the term. You may exercise this option by sending an email to dp@security-banks.com, in writing to 735 11th Street E, Glencoe MN 55336, or in person at any branch. The interest rate and resulting annual percentage yield will change to the interest rate and annual percentage yield being offered by us on a new 39-month Bump-up certificate of deposit for the remainder of the term. The bank reserves the right to decline or to accept any deposit at its discretion and to limit the amount of any public, commercial, or brokered accounts.

[†] Interest Rate and Annual Percentage Yield may change after account open.

* A penalty may be imposed for early withdrawal.

Interest Rates and Annual Percentage Yields are current as of the date at the top of this Rate Sheet.

For information on current rates and product terms, contact an employee for further information

(320)864-3171. A penalty may be imposed for early withdrawal. Fees may reduce earnings.

