

Consumer IRA 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	Rate	APY	Minimum Deposit to Open Account
Variable	\$0.01 - \$49,999.99	0.25%	0.25%	\$50
	\$50,000 - \$99,999.99	0.35%	0.35%	
	\$100,000 - \$9,999,999.99	0.50%	0.50%	
1 Year	Qualifying balance up to \$9,999.99	2.10%	2.12%	\$1,000
	\$10,000 - \$49,999.99	2.20%	2.22%	
	\$50,000 - \$9,999,999.99	2.25%	2.27%	
2 Year	Qualifying balance up to \$9,999.99	2.18%	2.20%	\$1,000
	\$10,000 - \$49,999.99	2.28%	2.30%	
	\$50,000 - \$9,999,999.99	2.40%	2.42%	
3 Year	Qualifying balance up to \$9,999.99	2.24%	2.26%	\$1,000
	\$10,000 - \$49,999.99	2.35%	2.37%	
	\$50,000 - \$9,999,999.99	2.50%	2.52%	
39 Month Step-Up	Qualifying balance up to \$49,999.99	2.35%	2.37%	\$5,000
	\$50,000 - \$9,999,999.99	2.40%	2.42%	
5 Year	Qualifying balance up to \$9,999.99	2.31%	2.33%	\$1,000
	\$10,000 - \$49,999.99	2.41%	2.43%	
	\$50,000 - \$9,999,999.99	2.60%	2.63%	

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 no later than the business day that we receive credit for the deposit of non-cash items (for example, checks). Fees could reduce the earnings on the accounts. Transfers from a money market account or savings account to another account or to third parties by pre-authorized, automatic, internet banking, check, debit card, draft, telephone transfer, or similar order are limited by Federal regulations to six per month. Contact a bank associate for more information.