



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 | 2.00% | 2.02% | \$1,000 |
| | \$10,000 - \$49,999.99 | 2.15% | 2.17% | |
| | \$50,000 - \$9,999,999.99 | 2.25% | 2.27% | |
| 3 Year * | Qualifying balance up to \$9,999.99 | 2.00% | 2.02% | \$1,000 |
| | \$10,000 - \$49,999.99 | 2.15% | 2.17% | |
| | \$50,000 - \$9,999,999.99 | 2.30% | 2.32% | |
| 39 Month Step-Up * | Qualifying balance up to \$49,999.99 | 2.20% | 2.22% | \$5,000 |
| | \$50,000 - \$9,999,999.99 | 2.25% | 2.27% | |
| 5 Year * | Qualifying balance up to \$9,999.99 | 2.10% | 2.12% | \$1,000 |
| | \$10,000 - \$49,999.99 | 2.25% | 2.27% | |
| | \$50,000 - \$9,999,999.99 | 2.30% | 2.32% | |

[†] 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 current rate information contact an employee for further information at (320)864-3171.

A penalty may be imposed for early withdrawal. Fees may reduce earnings.

