

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 | 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 | 1.25% | 1.26% | \$1,000 |
| | \$10,000 - \$49,999.99 | 2.00% | 2.02% | |
| | \$50,000 - \$9,999,999.99 | 2.00% | 2.02% | |
| 2 Year* | Qualifying balance up to \$9,999.99 | 1.45% | 1.46% | \$1,000 |
| | \$10,000 - \$49,999.99 | 2.00% | 2.02% | |
| | \$50,000 - \$9,999,999.99 | 2.00% | 2.02% | |
| 3 Year* | Qualifying balance up to \$9,999.99 | 1.50% | 1.51% | \$1,000 |
| | \$10,000 - \$49,999.99 | 2.00% | 2.02% | |
| | \$50,000 - \$9,999,999.99 | 2.00% | 2.02% | |
| 39 Month Bump-Up* | Qualifying balance up to \$49,999.99 | 3.25% | 3.29% | \$5,000 |
| | \$50,000 - \$9,999,999.99 | 3.25% | 3.29% | |
| 5 Year* | Qualifying balance up to \$9,999.99 | 1.75% | 1.76% | \$1,000 |
| | \$10,000 - \$49,999.99 | 1.75% | 1.76% | |
| | \$50,000 - \$9,999,999.99 | 1.75% | 1.76% | |

[†] Interest Rate and Annual Percentage Yield may change after account open. During any calendar month or statement cycle of a least 4 weeks, you may not make more than six withdrawals or transfers from your Money Market or Savings account to another account of yours or to a third party by means of a preauthorized, automatic, or telephone transfer, or transfers or withdrawals made by check, draft, debit card or similar order to a third party.

* 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.