



**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
<b>IRA Savings Account</b>				
Variable <sup>†</sup>	\$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**

<b>1 Year*</b>	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	3.30%	3.34%	
<b>15 Month<sup>‡</sup></b> (renew to 12 mo)	\$10,000 and over	4.15%	4.22%	\$10,000
<b>2 Year*</b>	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%	
<b>3 Year*</b>	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%	
<b>39 Month Bump-Up*</b>	Qualifying balance up to \$49,999.99	3.30%	3.34%	\$5,000
	\$50,000 - \$9,999,999.99	3.30%	3.34%	
<b>5 Year*</b>	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%	

<sup>‡</sup>15-month Certificate of Deposit accounts will automatically renew at the 12-month Certificate of Deposit term. The renewal rate will be the same rate we are then offering on new 12-month Certificate of Deposit accounts that have the same term and other features as this account.

<sup>†</sup>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.

