

## 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	Rate	APY	Minimum Deposit to Open Account
<b>H S A</b>	\$0.01 - \$4,999.99	0.02%	0.02%	\$50
	\$5,000 - \$9,999.99	0.20%	0.20%	
	\$10,000 - \$19,999.99	0.30%	0.30%	
	\$20,000 and up	0.35%	0.35%	
<b>Preferred Business</b>	\$200 - \$2,499.99	0.02%	0.02%	\$50
	\$2,500 - \$99,999.99	0.10%	0.10%	
	\$100,000 and up	0.10%	0.10%	
<b>Preferred</b>	\$500 - \$2,499.99	0.07%	0.07%	\$50
	\$2,500 - \$99,999.99	0.15%	0.15%	
	\$100,000 and up	0.15%	0.15%	
<b>Public Funds / Government Checking</b>	Up to \$99,999.99	0.02%	0.02%	\$50
	\$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%	
<b>Security Gold</b>	\$200 - \$999.99	0.02%	0.02%	\$50
	\$1,000 - \$4,999.99	0.02%	0.02%	
	\$5,000 - \$24,999.99	0.10%	0.10%	
	\$25,000 and up	0.10%	0.10%	
<b>Money Market</b>	\$2,500 - \$24,999.99	0.85%	0.85%	\$50
	\$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%	
<b>Savings</b>	\$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%	

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. 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. Contact a bank associate for more information.