

## 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	Interest Rate	APY	Minimum Deposit to Open Account
<b>H S A</b>	0.01 - 999.99	0.02%	0.02%	\$50
	1,000.00 - 9,999.99	0.20%	0.20%	
	10,000.00 - 24,999.99	0.30%	0.30%	
	25,000.00 - 49,999.99	0.35%	0.35%	
	50,000.00 and greater	0.35%	0.35%	
<b>Advantage Checking</b>	0.01 - 999.99	0.02%	0.02%	\$500
	1,000.00 - 9,999.99	0.05%	0.05%	
	10,000.00 - 24,999.99	0.05%	0.05%	
	25,000.00 - 49,999.99	0.05%	0.05%	
	50,000.00 and greater	0.05%	0.05%	
<b>Edge Checking</b>	0.01 - 999.99	0.02%	0.02%	\$5,000
	1,000.00 - 24,999.99	0.10%	0.10%	
	25,000.00 - 99,999.99	0.10%	0.10%	
	100,000.00 - 499,999.99	0.10%	0.10%	
	500,000.00 and greater	0.10%	0.10%	
<b>Premium Checking</b>	0.01 - 999.99	0.05%	0.05%	\$2,500
	1,000.00 - 9,999.99	0.07%	0.07%	
	10,000.00 - 24,999.99	0.10%	0.10%	
	25,000.00 - 49,999.99	0.15%	0.15%	
	50,000.00 and greater	0.15%	0.15%	
<b>Public Funds Checking</b>	0.01 - \$99,999.99	0.02%	0.02%	\$500
	\$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>Non Profit Checking</b>	0.01 - 999.99	0.05%	0.05%	\$500
	1,000.00 - 24,999.99	0.07%	0.07%	
	25,000.00 - 99,999.99	0.10%	0.10%	
	100,000.00 - 499,999.99	0.15%	0.15%	
	500,000.00 and greater	0.15%	0.15%	
<b>Gold Checking</b>	0.01 - 999.99	0.02%	0.02%	\$50
	1,000.00 - 9,999.99	0.02%	0.02%	
	10,000.00 - 24,999.99	0.10%	0.10%	
	25,000.00 - 49,999.99	0.10%	0.10%	
	50,000.00 and greater	0.10%	0.10%	
<b>Money Market</b>	\$0.01 - \$2,499.99	0.25%	0.25%	\$2,500
	\$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%	

<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%	
<b>Super Kids Savings</b>	\$0.01 - \$2,499.99	0.25%	0.25%	None
	\$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%	

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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. Contact a bank associate for more information.

