

HSA 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.

Product	Term	Interest Rate	APY	Minimum Deposit to Open Account
HSA CD	1 Year	2.75%	2.78%	\$10,000
	15 Month [‡] (renew to 12 mo)	4.67%	4.75%	\$10,000
	2 Year	2.75%	2.78%	\$10,000
	3 Year	2.50%	2.52%	\$10,000
	39 Month Bump-Up [¥]	3.30%	3.34%	\$10,000
	5 Year	2.50%	2.52%	\$10,000

[‡]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.

[¥]At your discretion, you may change the interest rate on the 39-month certificate once during the term. You may exercise this option by presenting your original certificate of deposit at any branch. The interest rate and resulting annual percentage yield will change to the interest rate and annual percentage yield being paid by us on that date for the remaining term of this certificate.

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 at (320)864-3171. A penalty may be imposed for early withdrawal. Fees may reduce earnings.

