

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	Interest 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	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%	
15 Month [‡] (renew to 12 mo)	\$10,000 and over	4.67%	4.75%	\$10,000
2 Year [*]	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%	
3 Year [*]	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%	
39 Month Bump-Up ^{‡*}	Qualifying balance up to \$49,999.99	3.30%	3.34%	\$5,000
	\$50,000 - \$9,999,999.99	3.30%	3.34%	
5 Year [*]	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%	

[‡]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 Rate and Annual Percentage Yield may change after account open.

^{*} 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.

