



Interest Rate and APY are accurate as of November 18, 2022

Product	Term Length	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
91 Day CD* [^] <small>Interest paid at maturity</small>	91 days	\$500.00	1.00%	1.00%
6 Month CD* [^] <small>Interest paid at maturity</small>	6 months	\$500.00	2.00%	2.00%
12 Month CD* [^] <small>Interest compounded at Maturity</small>	12 months	\$500.00	2.45%	2.45%
24 Month CD* [^] <small>Interest compounded Annually</small>	24 months	\$500.00	2.30%	2.30%
36 Month CD* [^] <small>Interest compounded Annually</small>	36 months	\$500.00	2.10%	2.10%
60 Month CD* [^] <small>Raise Your Rate one time during term of CD - available 60 month term only. Interest compounded Annually</small>	60 months	\$500.00	2.00%	2.00%

CD Special!!!

Product	Term Length	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
13 Month CD* <small>Interest compounded Annually</small>	13 months	\$10,000.00	3.25%	3.25%

A penalty may be imposed for early withdrawal on any CD

[^] IRA account option available for these products

Request further information from an employee concerning the fees & terms applicable to these accounts

Minot Location

405 37th Avenue SW, Minot ND 58701
701-852-0328

Velva Location

101 North Main Street, Velva, ND 58790
701-338-2821



405 37th Ave SW
 PO Box 1907
 Minot, ND 58702
 Phone # 701-852-0328
 FAX # 701-852-0283



Member of FDIC

101 N Main
 PO Box 40
 Velva, ND 58790
 Phone # 701-338-2821
 Fax # 701-338-2248

Minot Hours			Velva Hours		
Lobby:	8:00 am to 5:00 pm	Mon-Fri	Lobby:	9:00 am to 4:00 pm	Mon-Fri
Drive Up:	7:30 am to 6:00 pm	Mon-Fri	Drive Up:	8:00 am to 6:00 pm	Mon-Fri
	8:00 am to 1:00 pm	Sat		8:00 am to 1:00 pm	Sat

Personal/Business Checking Accounts	Minimum Balance	Maintenance Charge	Interest
Regular Checking	\$100.00	\$1.00 plus \$0.15 per check	None
Optima Checking <i>\$5.00 monthly fee to receive check images</i>	\$50.00 <i>Minimum to open</i>	None	None
Premium*	\$500.00	\$5.00 Plus \$0.15 per check after 40	0.05% 0.05% APY
Premium Plus* <i>If balance falls below \$1500.00 Interest will accrue at PREMIUM Rate</i>	\$1,500.00	\$5.00	0.10% 0.10% APY
*Premium & Premium Plus Accounts are Tiered Rates. Rates & APYs (Annual Percentage Yield) may change after the account is open. Fees could reduce earnings on the Account.			

	Minimum Balance	Maintenance Charge	Interest
Passbook Savings	\$25.00 <i>Minimum to open</i>	None	0.15% 0.15% APY
Money Market Savings	\$0.01-\$1499.99	\$5.00 if below \$1500	0.10% 0.10% APY
	\$1500.00-\$25,000.00	\$5.00 if below \$1500	0.30% 0.10% - 0.29% APY
	\$25,000.01-\$50,000.00	\$5.00 if below \$1500	0.50% 0.29% - 0.39% APY
	\$50,000.01-\$249,999.00	\$5.00 if below \$1500	0.75% 0.39% - 0.68% APY
	\$250,000.00 and over	\$5.00 if below \$1500	1.25% 0.68% - 1.24% APY
<p>You may write 6 checks monthly for the amount of \$500.00 or above.</p> <p>Variable Rate Account: Rates & APY's may change after account is opened.</p> <p>Minimum daily balance of \$0.01 to obtain disclosed Annual Percentage Yield. Fees could reduce earnings on account.</p>			

Please request further information from an employee concerning the fees and terms applicable to these accounts.



**Member
FDIC**