



Member FDIC

Interest Rate and APY are accurate as of November 8th, 2024

Product	Term Length	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
91 Day CD* <sup>^</sup> <small>Interest paid at maturity</small>	91 days	\$500.00	3.26%	3.30%
6 Month CD* <sup>^</sup> <small>Interest paid at maturity</small>	6 months	\$500.00	3.72%	3.75%
12 Month CD* <sup>^</sup> <small>Interest compounded at Maturity</small>	12 months	\$500.00	3.75%	3.75%
24 Month CD* <sup>^</sup> <small>Interest compounded Annually</small>	24 months	\$500.00	3.50%	3.50%
36 Month CD* <sup>^</sup> <small>Interest compounded Annually</small>	36 months	\$500.00	3.25%	3.25%
60 Month CD* <sup>^</sup> <small>Raise Your Rate one time during term of CD - available 60 month term only. Interest compounded Annually</small>	60 months	\$500.00	3.50%	3.50%

**\*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



**Member  
FDIC**

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



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 5:00 pm	Mon-Fri
	9:00 am to 12:00 pm	Sat		9:00 am to 12:00 pm	Sat

Personal/Business Checking Accounts	Minimum Balance	Maintenance Charge	Interest
<b>Regular Checking</b>	\$100.00	\$1.00 plus \$0.15 per check	None
<b>Optima Checking</b> <i>\$5.00 monthly fee to receive check images</i>	\$50.00 <i>Minimum to open</i>	None	None
<b>Premium</b>	\$500.00	\$5.00 Plus \$0.15 per check after 40	0.05% 0.05% APY
<b>Premium Plus*</b> <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 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
<b>Passbook Savings</b>	\$25.00 <i>Minimum to open</i>	None	0.20% 0.20% APY
<b>Money Market Savings</b>	\$0.01-\$1,499.99	\$5.00 if below \$1500	0.40% 0.40% APY
	\$1,500.00-\$24,999.99	\$5.00 if below \$1500	0.90% 0.90% APY
	\$25,000.00-\$49,999.99	\$5.00 if below \$1500	1.00% 1.00% APY
	\$50,000.00-\$249,999.99	\$5.00 if below \$1500	1.50% 1.51% APY
	\$250,000.00 to \$999,999.99	\$5.00 if below \$1500	1.75% 1.76% APY
	\$1,000,000.00 and over	\$5.00 if below \$1500	2.45% 2.48% APY

**You may write 6 checks monthly for the amount of \$500.00 or above.**  
**Variable Rate Account: Rates & APY's may change after account is opened.**  
**Minimum daily balance of \$0.01 to obtain disclosed Annual Percentage Yield. Fees could reduce earnings on account.**

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

