



Member FDIC

Interest Rate and APY are accurate as of September 19, 2024

Product	Term Length	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
91 Day CD* [^] Interest paid at maturity	91 days	\$500.00	4.52%	4.60%
6 Month CD* [^] Interest paid at maturity	6 months	\$500.00	4.35%	4.40%
12 Month CD* [^] Interest compounded at Maturity	12 months	\$500.00	4.25%	4.25%
24 Month CD* [^] Interest compounded Annually	24 months	\$500.00	4.00%	4.00%
36 Month CD* [^] Interest compounded Annually	36 months	\$500.00	3.65%	3.65%
60 Month CD* [^] Raise Your Rate one time during term of CD - available 60 month term only. Interest compounded Annually	60 months	\$500.00	3.50%	3.50%



HARVEST" A GREAT RATE AT PEOPLES STATE BANK!



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
Regular Checking	\$100.00	\$1.00 plus \$0.15 per check	None

Optima Checking	\$50.00 <i>Minimum to open</i>	None	None
<i>\$5.00 monthly fee to receive check images</i>			

Premium	\$500.00	\$5.00 Plus \$0.15 per check after 40	0.05% 0.05% APY
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Premium Plus*	\$1,500.00	\$5.00	0.10% 0.10% APY
<i>If balance falls below \$1500.00 Interest will accrue at PREMIUM Rate</i>			

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	0.25% 0.25% APY

Money Market Savings	\$0.01-\$1,499.99	\$5.00 if below \$1500	0.45% 0.45% APY
	\$1,500.00-\$24,999.99	\$5.00 if below \$1500	1.00% 1.00% APY
	\$25,000.00-\$49,999.99	\$5.00 if below \$1500	1.10% 1.11% APY
	\$50,000.00-\$249,999.99	\$5.00 if below \$1500	1.65% 1.66% APY
	\$250,000.00 to \$999,999.99	\$5.00 if below \$1500	2.00% 2.02% APY
	\$1,000,000.00 and over	\$5.00 if below \$1500	2.80% 2.84% 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.

