



Member FDIC

Interest Rate and APY are accurate as of August 1, 2024

Product	Term Length	Term Length	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
91 Day CD* [^] <small>Interest paid at maturity</small>	91 days	91 days	\$500.00	4.81%	4.90%
6 Month CD* [^] <small>Interest paid at maturity</small>	6 months	6 months	\$500.00	4.65%	4.70%
12 Month CD* [^] <small>Interest compounded at Maturity</small>	12 months	12 months	\$500.00	4.60%	4.60%
24 Month CD* [^] <small>Interest compounded Annually</small>	24 months	24 months	\$500.00	4.25%	4.25%
36 Month CD* [^] <small>Interest compounded Annually</small>	36 months	36 months	\$500.00	3.65%	3.65%
60 Month CD* [^] <small>Raise Your Rate one time during term of CD - available 60 month term only. Interest compounded Annually</small>	60 months	60 months	\$500.00	3.50%	3.50%



Just like the weather, our rates are HEATING UP at PSB!



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



**Member
FDIC**

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 FDIC

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

Minot Hours
 Lobby: 8:00 am to 5:00 pm Mon-Fri
 Drive Up: 7:30 am to 6:00 pm Mon-Fri
 9:00 am to 12:00 pm Sat

Velva Hours
 Lobby: 9:00 am to 4:00 pm Mon-Fri
 Drive Up: 8:00 am to 5:00 pm Mon-Fri
 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 <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
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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 \$1,500.00	0.45% 0.45% APY
	\$1,500.00-\$24,999.99	\$5.00 if below \$1,500.00	1.00% 1.00% APY
	\$25,000.00-\$49,999.99	\$5.00 if below \$1,500.00	1.10% 1.11% APY
	\$50,000.00-\$249,999.99	\$5.00 if below \$1,500.00	1.65% 1.66% APY
	\$250,000.00 to \$999,999.99	\$5.00 if below \$1,500.00	2.00% 2.02% APY
	\$1,000,000.00 and over	\$5.00 if below \$1,500.00	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.

