



Interest Rate and APY are accurate as of February 4, 2020

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	0.75%	0.75%
6 Month CD* <small>Interest paid at maturity</small>	6 months	\$500.00	1.25%	1.25%
12 Month CD* <small>Interest compounded at Maturity</small>	12 months	\$500.00	1.65%	1.65%
24 Month CD* <small>Interest compounded Annually</small>	24 months	\$500.00	1.70%	1.70%
36 Month CD* <small>Interest compounded Annually</small>	36 months	\$500.00	1.80%	1.80%
60 Month CD* <small>Interest compounded Annually</small>	60 months	\$500.00	1.85%	1.85%

Raise Your Rate one time during term of CD - available 60 month term only.

A penalty may be imposed for early withdrawal on any CD

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



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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	0.15% 0.15% APY
Premium Plus* <i>If balance falls below \$1500.00 Interest will accrue at PREMIUM Rate</i>	\$1,500.00	\$5.00	0.20% 0.20% 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	0.25% 0.25% APY
Money Market Savings	\$0.01-\$1499.99	\$5.00 if below \$1500	0.35% 0.35% APY
	\$1500.00-\$25,000.00	\$5.00 if below \$1500	0.40% 0.35% - 0.40% APY
	\$25,000.01-\$50,000.00	\$5.00 if below \$1500	0.45% 0.40% - 0.42% APY
	\$50,000.01-\$249,999.00	\$5.00 if below \$1500	0.80% 0.42% - 0.73% APY
	\$250,000.00 and over	\$5.00 if below \$1500	1.00% 0.73% - 1.00% APY
<p>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.</p>			

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