



Member FDIC

Interest Rate and APY are accurate as of February 11, 2026

| Product | Term Length | Minimum Opening Deposit | Interest Rate | Annual Percentage Yield (APY) |
|---|-------------|-------------------------|---------------|-------------------------------|
| 6 Month CD SPECIAL*^ <small>Interest paid at maturity</small> | 6 months | \$500.00 | 3.60% | 3.63% |
| 91 Day CD*^ <small>Interest paid at maturity</small> | 91 days | \$500.00 | 3.25% | 3.29% |
| 12 Month CD*^ <small>Interest compounded at Maturity</small> | 12 months | \$500.00 | 3.50% | 3.50% |
| 24 Month CD*^ <small>Interest compounded Annually</small> | 24 months | \$500.00 | 3.25% | 3.25% |
| 36 Month CD*^ <small>Interest compounded Annually</small> | 36 months | \$500.00 | 3.25% | 3.25% |
| 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 | 3.50% | 3.50% |



"SPRING" INTO A GREAT RATE AT PEOPLES STATE BANK!



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 |
|-------------------------------------|-----------------|--------------------|----------|
| Regular Checking | \$100.00 | \$5.00 | None |

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

| | | | |
|----------------|----------|---------|-----------|
| Premium | \$500.00 | \$10.00 | 0.05% |
| | | | 0.05% APY |

| | | | |
|--|------------|---------|-----------|
| Premium Plus* | \$1,500.00 | \$10.00 | 0.10% |
| <i>If balance falls below \$1500.00 Interest will accrue at PREMIUM Rate</i> | | | 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 |
|-------------------------|------------------------|--------------------|-----------|
| Passbook Savings | \$25.00 | None | 0.20% |
| | <i>Minimum to open</i> | | 0.20% APY |

| | | | |
|-----------------------------|------------------------------|-------------------------|-----------|
| Money Market Savings | \$0.01-\$1,499.99 | \$10.00 if below \$1500 | 0.40% |
| | | | 0.40% APY |
| | \$1,500.00-\$24,999.99 | \$10.00 if below \$1500 | 0.90% |
| | | | 0.90% APY |
| | \$25,000.00-\$49,999.99 | \$10.00 if below \$1500 | 1.00% |
| | | | 1.00% APY |
| | \$50,000.00-\$249,999.99 | \$10.00 if below \$1500 | 1.25% |
| | | | 1.26% APY |
| | \$250,000.00 to \$999,999.99 | \$10.00 if below \$1500 | 1.45% |
| | | | 1.46% APY |
| | \$1,000,000.00 and over | \$10.00 if below \$1500 | 2.35% |
| | | | 2.38% 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.

