



**Interest Rate and APY are accurate as of February 21, 2019**

<b>Product</b>	<b>Term Length</b>	<b>Minimum Opening Deposit</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
91 Day CD* <small>Interest paid at maturity</small>	91 days	\$500.00	1.00%	1.00%
6 Month CD* <small>Interest paid at maturity</small>	6 months	\$500.00	1.50%	1.51%
12 Month CD* <small>Interest compounded at Maturity</small>	12 months	\$500.00	2.40%	2.40%
18 Month CD* <small>Interest compounded Semi-Annually</small>	18 months	\$500.00	2.50%	2.52%
24 Month CD* <small>Interest compounded Annually</small>	24 months	\$500.00	2.60%	2.60%
30 Month CD* <small>Interest compounded Semi-Annually</small>	30 months	\$500.00	2.65%	2.67%
36 Month CD* <small>Interest compounded Annually</small>	36 months	\$500.00	2.70%	2.70%
<b>56 Month CD SPECIAL*</b> <small>No Bump Up/Interest compounded Quarterly</small>	<b>56 months</b>	<b>\$5,000.00</b>	<b>2.97%</b>	<b>3.00%</b>
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	2.85%	2.85%

**\*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



Member of FDIC

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
<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	0.15% 0.15% APY
<b>Premium Plus*</b> <i>If balance falls below \$1500.00 Interest will accrue at PREMIUM Rate</i>	\$1,500.00	\$5.00	0.20% 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
<b>Passbook Savings</b>	\$25.00 <i>Minimum to open</i>	None	0.25% 0.25% APY
<b>Money Market Savings</b>	\$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

**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.



**Member  
 FDIC**