



Interest Rate and APY are accurate as of July 11, 2023

Product	Term Length	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
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	3.50%	3.50%
36 Month CD* [^] Interest compounded Annually	36 months	\$500.00	3.20%	3.20%
60 Month CD* [^] Raise Your Rate one time during term of CD - available 60 month term only. Interest compounded Annually	60 months	\$500.00	3.15%	3.15%

CD SPECIALS!!!

Product	Term Length	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
91 Day CD* [^] Interest paid at maturity	91 Days	\$500.00	4.91%	5.00%
6 Month CD* [^] Interest paid at maturity	6 months	\$500.00	5.13%	5.20%
18 Month CD* [^] Interest Compounded Semi-Annually	18 months	\$500.00	4.74%	4.80%

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



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
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Regular Checking	\$100.00	\$1.00 plus \$0.15 per check	None
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Optima Checking <i>\$5.00 monthly fee to receive check images</i>	\$50.00 <i>Minimum to open</i>	None	None
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Premium*	\$500.00	\$5.00 Plus \$0.15 per check after 40	0.05% 0.05% APY
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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 & 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
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Passbook Savings	\$25.00 <i>Minimum to open</i>	None	0.25% 0.25% APY
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Money Market Savings	\$0.01-\$1499.99	\$5.00 if below \$1500	0.30% 0.30% APY
	\$1500.00-\$25,000.00	\$5.00 if below \$1500	0.80% 0.80% APY
	\$25,000.01-\$50,000.00	\$5.00 if below \$1500	0.90% 0.90% APY
	\$50,000.01-\$249,999.00	\$5.00 if below \$1500	1.25% 1.26% APY
	\$250,000.00 and over	\$5.00 if below \$1500	1.75% 1.76% APY
	\$1,000,000.00 and over	\$5.00 if below \$1500	2.50% 2.53% 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.

