



Member FDIC

Interest Rate and APY are accurate as of July 22, 2026

Product	Term Length	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
6 Month CD SPECIAL *^ Interest paid at maturity	6 months	\$500.00	3.75%	3.78%
91 Day CD *^ Interest paid at maturity	91 days	\$500.00	3.25%	3.29%
12 Month CD *^ Interest compounded at Maturity	12 months	\$500.00	3.60%	3.60%
24 Month CD *^ Interest compounded Annually	24 months	\$500.00	3.25%	3.25%
36 Month CD *^ Interest compounded Annually	36 months	\$500.00	3.25%	3.25%
60 Month CD *^ Raise Your Rate one time during term of CD - available 60 month term only. Interest compounded Annually	60 months	\$500.00	3.50%	3.50%



SOAK UP SOME GREAT CD RATES THIS SUMMER!



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
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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
\$5.00 monthly fee to receive check images		Minimum to open	

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

Premium Plus*	\$1,500.00	\$10.00	0.10%
If balance falls below \$1500.00 interest will accrue at PREMIUM Rate			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%
	Minimum to open		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.



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