



Here for you.™

**Rate Sheet - Personal, Business, and Ag Accounts**

**Certificates of Deposit**

CD Terms	\$500 Minimum Balance		\$10,000 Minimum Balance	
	Interest Rate**	Annual Percentage Yield**	Interest Rate**	Annual Percentage Yield**
3 - Month CD	0.50%	0.50%	0.75%	0.75%
6 - Month CD	0.70%	0.70%	0.95%	0.95%
12 - Month CD	1.05%	1.05%	1.30%	1.30%
24 - Month CD	1.25%	1.25%	1.50%	1.50%
36 - Month CD	1.40%	1.40%	1.65%	1.65%
48 - Month CD	1.55%	1.55%	1.80%	1.80%
60 - Month CD	1.90%	1.90%	2.15%	2.15%
24 - Month Rate Option	1.10%	1.10%	1.35%	1.35%
36 - Month Variable IRA	1.40%	1.40%	1.65%	1.65%

**Interest Checking Accounts**

Product	Balance to Open	Minimum Balance to Obtain APY*	Interest Rate**	Annual Percentage Yield**
<b><u>Personal</u></b>				
Interest Checking	\$100.00	\$500.00	0.08%	0.08%
Gold Checking	\$100.00	\$1,000.00	0.10%	0.10%
Gold Plus Checking	\$100.00	\$5,000.00	0.13%	0.13%
		\$25,000.00	0.15%	0.15%
		\$50,000.00	0.18%	0.18%
Health Savings Account	\$100.00	\$0.01	0.10%	0.10%
		\$5,000.00	0.13%	0.13%
		\$25,000.00	0.15%	0.15%
		\$50,000.00	0.18%	0.18%
<b><u>Business and Ag</u></b>				
Platinum Checking	\$100.00	\$5,000.00	0.13%	0.13%

**Money Market Accounts**

Product	Balance to Open	Minimum Balance to Obtain APY*	Interest Rate**	Annual Percentage Yield**
Young Dacotah	\$0.00	\$0.01	0.10%	0.10%
Money Market	\$100.00	\$100.00	0.08%	0.08%
		\$1,000.00	0.10%	0.10%
		\$10,000.00	0.13%	0.13%
		\$25,000.00	0.18%	0.18%
Gold Money Market***	\$10,000.00	\$10,000.00	0.25%	0.25%
Money Manager	\$50,000.00	\$50,000.00	0.30%	0.30%
		\$250,000.00	0.75%	0.75%
		\$500,000.00	1.25%	1.25%
Funeral Trust	\$100.00	\$0.01	1.55%	1.55%
		\$10,000.00	1.80%	1.80%

\*\*\*Gold Money Market CD Bonus Rate

Standard, Fixed-Rate CDs - Additional 0.10% on 1st term

RATES DO NOT APPLY TO PUBLIC FUNDS.

ANNUAL PERCENTAGE YIELD IS VARIABLE AND SUBJECT TO CHANGE.

FEEES MAY REDUCE EARNINGS ON CREDIT. THERE MAY BE A PENALTY FOR EARLY WITHDRAWAL.

\*DAILY BALANCE (THE AMOUNT OF PRINCIPAL IN THE ACCOUNT EACH DAY)

\*\*THE INTEREST RATE AND ANNUAL PERCENTAGE YIELD (APY) ARE ACCURATE AS OF NOVEMBER 16, 2017.

YOU MAY CALL (800) 881-5611 TO OBTAIN CURRENT RATE INFORMATION.