



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	0.60%	0.60%	0.85%	0.85%
6 - Month CD	0.80%	0.80%	1.05%	1.05%
12 - Month CD	1.15%	1.15%	1.40%	1.40%
24 - Month CD	1.35%	1.35%	1.60%	1.60%
36 - Month CD	1.50%	1.50%	1.75%	1.75%
48 - Month CD	1.65%	1.65%	1.90%	1.90%
60 - Month CD	2.00%	2.00%	2.25%	2.25%
24 - Month Rate Option	1.20%	1.20%	1.45%	1.45%
36 - Month Variable IRA	1.50%	1.50%	1.75%	1.75%

**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	0.11%	0.11%
Gold Plus Checking	\$100.00	\$5,000.00	0.14%	0.14%
Health Savings Account	\$100.00	\$25,000.00	0.17%	0.17%
		\$50,000.00	0.20%	0.20%
		\$0.01	0.10%	0.10%
		\$5,000.00	0.14%	0.14%
		\$25,000.00	0.17%	0.17%
		\$50,000.00	0.20%	0.20%
<b><u>Business and Ag</u></b>				
Platinum Checking	\$100.00	\$5,000.00	0.15%	0.15%

**Money Market Accounts**

Product	Balance to Open	Minimum Balance to Obtain APY*	Interest Rate**	Annual Percentage Yield**
Young Dacotah	\$0.00	\$0.01	0.11%	0.11%
Money Market	\$100.00	\$100.00	0.09%	0.09%
		\$1,000.00	0.11%	0.11%
		\$10,000.00	0.15%	0.15%
		\$25,000.00	0.20%	0.20%
Gold Money Market***	\$10,000.00	\$10,000.00	0.30%	0.30%
Money Manager	\$50,000.00	\$50,000.00	0.50%	0.50%
		\$250,000.00	0.90%	0.90%
		\$500,000.00	1.50%	1.51%
Funeral Trust	\$100.00	\$0.01	1.65%	1.66%
		\$10,000.00	1.90%	1.92%

**~ CERTIFICATE OF DEPOSIT SPECIALS ~**

18 Months - \$5,000 MINIMUM 2.18% APY  
(6-month early withdrawal penalty applies) Offer valid until 5-31-2018

\*\*\*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.

FEES 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 APRIL 2, 2018.

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