DACOTAH BANK

*Here for you.*SM

Rate Sheet - Consumer Accounts

Rates are current as of September 21st, 2026

Interest Checking Accounts

Product	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate**	Annual Percentage Yield**
Interest Checking	$100.00	$500.00	0.05%	0.05%
Gold Checking	$100.00	$1,000.00	0.05%	0.05%
Gold Plus Checking	$100.00	$5,000.00	0.05%	0.05%
		$25,000.00	0.10%	0.10%
		$50,000.00	0.15%	0.15%
Health Savings Account	$100.00	$0.01	0.05%	0.05%
		$5,000.00	0.05%	0.05%
		$25,000.00	0.10%	0.10%
		$50,000.00	0.15%	0.15%

Money Market Accounts

Product	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate**	Annual Percentage Yield**
Young Dacotah	$0.00	$0.01	0.50%	0.50%
Money Market	$100.00	$100.00	0.10%	0.10%
		$1,000.00	0.20%	0.20%
		$10,000.00	0.30%	0.30%
		$25,000.00	0.40%	0.40%
Gold Money Market***	$10,000.00	$10,000.00	0.75%	0.75%
Money Manager	$50,000.00	$50,000.00	0.90%	0.90%
		$250,000.00	1.20%	1.21%
		$500,000.00	1.60%	1.61%
		$1,000,000.00	2.35%	2.38%
Funeral Trust	$100.00	$0.01	1.50%	1.50%
		$10,000.00	1.50%	1.50%

Certificates of Deposit

$500 Minimum Balance		
CD Terms	**Interest Rate****	**Annual Percentage Yield****
3 - Month CD	0.70%	0.70%
6 - Month CD	0.90%	0.90%
12 - Month CD	1.70%	1.70%
24 - Month CD	1.75%	1.75%
36 - Month CD	1.75%	1.75%
48 - Month CD	1.75%	1.75%
60 - Month CD	1.75%	1.75%
24 - Month Rate Option	1.65%	1.65%
36 - Month Variable IRA	1.75%	1.75%

***Gold Money Market CD Bonus Rate

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

~ CERTIFICATE OF DEPOSIT SPECIALS ~
5 MONTH CD - $5,000 MINIMUM 3.56% Interest Rate (3.60% APY)**
8 MONTH CD - $5,000 MINIMUM 3.73% Interest Rate (3.75% APY)**
13 MONTH CD - $5,000 MINIMUM 3.90% Interest Rate (3.90% APY)**

RATES DO NOT APPLY TO PUBLIC FUNDS

ANNUAL PERCENTAGE YIELD (APY) IS VARIABLE AND SUBJECT TO CHANGE.

FEES MAY REDUCE EARNINGS ON CREDIT.

AN EARLY WITHDRAWAL PENALTY MAY APPLY TO THE ABOVE CERTIFICATES OF DEPOSIT.

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

**THE INTEREST RATE AND ANNUAL PERCENTAGE YIELD (APY) ARE ACCURATE AS OF SEPTEMBER 21, 2026

YOU MAY CALL 1-800-881-5611 TO OBTAIN CURRENT RATE INFORMATION.

Member FDIC