



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	0.65%	0.65%	0.90%	0.90%
6 - Month CD	0.85%	0.85%	1.10%	1.10%
12 - Month CD	1.20%	1.20%	1.45%	1.45%
24 - Month CD	1.40%	1.40%	1.65%	1.65%
36 - Month CD	1.55%	1.55%	1.80%	1.80%
48 - Month CD	1.70%	1.70%	1.95%	1.95%
60 - Month CD	2.05%	2.05%	2.30%	2.30%
24 - Month Rate Option	1.25%	1.25%	1.50%	1.50%
36 - Month Variable IRA	1.55%	1.55%	1.80%	1.80%

Interest Checking Accounts

Product	Balance to Open	Minimum Balance to Obtain APY*	Interest Rate**	Annual Percentage Yield**
Personal				
Interest Checking	\$100.00	\$500.00	0.09%	0.09%
Gold Checking	\$100.00	\$1,000.00	0.12%	0.12%
Gold Plus Checking	\$100.00	\$5,000.00	0.15%	0.15%
		\$25,000.00	0.18%	0.18%
Health Savings Account	\$100.00	\$50,000.00	0.23%	0.23%
		\$0.01	0.10%	0.10%
		\$5,000.00	0.15%	0.15%
		\$25,000.00	0.18%	0.18%
		\$50,000.00	0.23%	0.23%
Business and Ag				
Platinum Checking	\$100.00	\$5,000.00	0.17%	0.17%

Money Market Accounts

Product	Balance to Open	Minimum Balance to Obtain APY*	Interest Rate**	Annual Percentage Yield**
Young Dacotah	\$0.00	\$0.01	0.12%	0.12%
Money Market	\$100.00	\$100.00	0.10%	0.10%
		\$1,000.00	0.12%	0.12%
		\$10,000.00	0.20%	0.20%
		\$25,000.00	0.40%	0.40%
Gold Money Market***	\$10,000.00	\$10,000.00	0.50%	0.50%
Money Manager	\$50,000.00	\$50,000.00	0.60%	0.60%
		\$250,000.00	1.05%	1.06%
		\$500,000.00	1.65%	1.66%
Funeral Trust	\$100.00	\$0.01	1.70%	1.70%
		\$10,000.00	1.95%	1.95%

~ CERTIFICATE OF DEPOSIT SPECIALS ~

4 MONTHS - \$500 MINIMUM 2.01 % APY (2.00% Interest Rate)
(Early withdrawal penalty applies)

27 MONTHS - \$500 MINIMUM 2.70 % APY (2.70% Interest Rate)
(Early withdrawal penalty applies)

***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 AUGUST 6, 2018

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