



Here for you.SM

Rate Sheet - Personal, Business, and Ag Accounts

Rates are current as of December 26th, 2018

Interest Checking Accounts

Product	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate**	Annual Percentage Yield**
Personal				
Interest Checking	\$100.00	\$500.00	0.13%	0.13%
Gold Checking	\$100.00	\$1,000.00	0.16%	0.16%
Gold Plus Checking	\$100.00	\$5,000.00	0.19%	0.19%
Health Savings Account	\$100.00	\$25,000.00	0.22%	0.22%
		\$50,000.00	0.31%	0.31%
		\$0.01	0.10%	0.10%
		\$5,000.00	0.19%	0.19%
		\$25,000.00	0.22%	0.22%
		\$50,000.00	0.31%	0.31%
Business and Ag				
Platinum Checking	\$100.00	\$5,000.00	0.21%	0.21%

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	0.75%	0.75%	1.00%	1.00%
6 - Month CD	0.95%	0.95%	1.20%	1.20%
12 - Month CD	1.30%	1.30%	1.55%	1.55%
24 - Month CD	1.50%	1.50%	1.75%	1.75%
36 - Month CD	1.65%	1.65%	1.90%	1.90%
48 - Month CD	1.80%	1.80%	2.05%	2.05%
60 - Month CD	2.15%	2.15%	2.40%	2.40%
24 - Month Rate Option	1.35%	1.35%	1.60%	1.60%
36 - Month Variable IRA	1.65%	1.65%	1.90%	1.90%

***Gold Money Market CD Bonus Rate

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

Money Market Accounts

Product	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate**	Annual Percentage Yield**
Young Dacotah	\$0.00	\$0.01	0.24%	0.24%
Money Market	\$100.00	\$100.00	0.14%	0.14%
		\$1,000.00	0.24%	0.24%
		\$10,000.00	0.40%	0.40%
		\$25,000.00	0.60%	0.60%
		\$10,000.00	0.70%	0.70%
Gold Money Market***	\$10,000.00	\$10,000.00	0.70%	0.70%
Money Manager	\$50,000.00	\$50,000.00	0.85%	0.85%
		\$250,000.00	1.30%	1.31%
		\$500,000.00	1.90%	1.92%
Funeral Trust	\$100.00	\$0.01	1.80%	1.80%
		\$10,000.00	2.05%	2.05%

~ CERTIFICATE OF DEPOSIT SPECIALS ~

10 MONTH CD - \$500 MINIMUM 2.40% Interest Rate (2.40% APY)**

Eligible for a .30% bonus totaling 2.70% Interest Rate (2.71% APY)**

Upon opening the CD Special when you meet all the qualifying conditions:

1. Existing Dacotah Bank Checking account,
OR open a new Dacotah Checking account;
2. Dacotah Bank Checkcard; and
3. Utilize eStatements.

RATES DO NOT APPLY TO PUBLIC FUNDS

ANNUAL PERCENTAGE YIELD (APY) 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 DECEMBER 26TH, 2018

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