



Here for you.<sup>SM</sup>

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

Rates are current as of May 13th, 2019

**Interest Checking Accounts**

Product	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate**	Annual Percentage Yield**
<b>Personal</b>				
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%
		\$25,000.00	0.22%	0.22%
		\$50,000.00	0.31%	0.31%
Health Savings Account	\$100.00	\$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%
<b>Business and Ag</b>				
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%
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 ~**

**13 MONTH CD - \$500 MINIMUM 2.10% Interest Rate (2.10% APY)\*\***

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 MAY 13TH, 2019

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