



Here for you.™

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

Rates are current as of August 14th, 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	0.07%	0.07%
Gold Checking	\$100.00	\$1,000.00	0.10%	0.10%
Gold Plus Checking	\$100.00	\$5,000.00	0.13%	0.13%
		\$25,000.00	0.16%	0.16%
		\$50,000.00	0.25%	0.25%
Health Savings Account	\$100.00	\$0.01	0.04%	0.04%
		\$5,000.00	0.13%	0.13%
		\$25,000.00	0.16%	0.16%
		\$50,000.00	0.25%	0.25%
<b>Business and Ag</b>				
Platinum Checking	\$100.00	\$5,000.00	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	0.18%	0.18%
Money Market	\$100.00	\$100.00	0.08%	0.08%
		\$1,000.00	0.18%	0.18%
		\$10,000.00	0.34%	0.34%
		\$25,000.00	0.54%	0.54%
Gold Money Market***	\$10,000.00	\$10,000.00	0.64%	0.64%
Money Manager	\$50,000.00	\$50,000.00	0.80%	0.80%
		\$250,000.00	1.20%	1.21%
		\$500,000.00	1.80%	1.81%
Funeral Trust	\$100.00	\$0.01	1.75%	1.75%
		\$10,000.00	2.00%	2.00%

**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	0.70%	0.70%	0.95%	0.95%
6 - Month CD	0.90%	0.90%	1.15%	1.15%
12 - Month CD	1.25%	1.25%	1.50%	1.50%
24 - Month CD	1.45%	1.45%	1.70%	1.70%
36 - Month CD	1.60%	1.60%	1.85%	1.85%
48 - Month CD	1.75%	1.75%	2.00%	2.00%
60 - Month CD	2.10%	2.10%	2.35%	2.35%
24 - Month Rate Option	1.30%	1.30%	1.55%	1.55%
36 - Month Variable IRA	1.60%	1.60%	1.85%	1.85%

\*\*\*Gold Money Market CD Bonus Rate

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

**~ CERTIFICATE OF DEPOSIT SPECIALS ~**

**15 MONTH CD - \$500 MINIMUM 2.00% Interest Rate (2.00% 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 AUGUST 14TH, 2019

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