



Here for you.™

Rate Sheet - Personal, Business, and Ag Accounts

Rates are current as of March 20th, 2020

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	0.03%	0.03%
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	0.05%	0.05%
		\$50,000.00	0.08%	0.08%
Health Savings Account	\$100.00	\$0.01	0.04%	0.04%
		\$5,000.00	0.05%	0.05%
		\$25,000.00	0.05%	0.05%
		\$50,000.00	0.08%	0.08%
Business and Ag				
Platinum Checking	\$100.00	\$5,000.00	0.05%	0.05%

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	0.10%	0.10%	0.10%	0.10%
6 - Month CD	0.20%	0.20%	0.20%	0.20%
12 - Month CD	0.40%	0.40%	0.40%	0.40%
24 - Month CD	0.60%	0.60%	0.60%	0.60%
36 - Month CD	0.75%	0.75%	0.75%	0.75%
48 - Month CD	1.00%	1.00%	1.00%	1.00%
60 - Month CD	1.25%	1.25%	1.25%	1.25%
24 - Month Rate Option	0.40%	0.40%	0.40%	0.40%
36 - Month Variable IRA	0.75%	0.75%	0.75%	0.75%

***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	0.05%	0.05%
Money Market	\$100.00	\$100.00	0.05%	0.05%
		\$1,000.00	0.05%	0.05%
		\$10,000.00	0.05%	0.05%
		\$25,000.00	0.10%	0.10%
Gold Money Market***	\$10,000.00	\$10,000.00	0.20%	0.20%
Money Manager	\$50,000.00	\$50,000.00	0.20%	0.20%
		\$250,000.00	0.25%	0.25%
		\$500,000.00	0.35%	0.35%
Funeral Trust	\$100.00	\$0.01	1.00%	1.00%
		\$10,000.00	1.00%	1.00%

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 MARCH 20TH, 2020

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