



Deposit Rate Sheet

Accurate as of: **7/26/2010**

CHECKING

Freedom Checking

No minimum balance, non-interest bearing

Interest Checking

Required Balance	Interest Rate	APY ¹
\$500.00-\$699.99	0.10%	0.10%
\$700.00+	0.20%	0.20%

YES Club Checking

Required Balance	Interest Rate	APY ¹
\$1,500.00	0.30%	0.30%

HEALTH SAVINGS ACCOUNT (HSA)

Required Balance	Interest Rate	APY ¹
\$0.00-\$999.99	0.10%	0.10%
\$1,000-\$2,499.99	0.15%	0.15%
\$2,500-4,999.99	0.20%	0.20%
\$5,000-\$9,999.99	0.22%	0.22%
\$10,000-\$19,999.99	0.25%	0.25%
\$20,000+	0.60%	0.60%

SAVINGS

Thrift Savings

Required Balance	Interest Rate	APY ¹
\$50.00	0.10%	0.10%

Regular Savings

Required Balance	Interest Rate	APY ¹
\$200.00	0.20%	0.20%

Super Savers

Required Balance	Interest Rate	APY ¹
\$0.00-\$999.99	0.20%	0.20%
\$1,000.00+	0.25%	0.25%

First Preferred Savings

Required Balance	Interest Rate	APY ¹
\$0.00-\$19,999.99	0.25%	0.25%
\$20,000+	0.60%	0.60%

CERTIFICATES OF DEPOSIT²

Term	Minimum Deposit	Interest Compounded Quarterly	
		Interest Rate	APY ¹
6 Month	\$2,500.00	0.80%	0.80%
12 Month	\$1,000.00	1.09%	1.09%
24 Month	\$500.00	1.54%	1.55%
36 Month	\$500.00	1.88%	1.89%

IRA CERTIFICATES²

Term	Minimum Deposit	Interest Compounded Monthly	
		Interest Rate	APY ¹
12 Month Variable	\$5.00	1.09%	1.10%
12 Month Fixed	\$500.00	1.09%	1.10%
24 Month Fixed	\$500.00	1.54%	1.55%
36 Month Fixed	\$500.00	1.88%	1.90%

¹ Annual Percentage Yield

² Early withdrawal penalty may apply.

** Public fund deposits are not eligible for these offers; please contact one of our offices for a rate quote. **

** Fees may reduce earnings on accounts. Interest rates and annual percentage yield may change on a daily basis. **

Baxter Office:	218-825-8946	Brainerd Office:	218-828-2111	Grand Rapids Office:	218-327-4833
Bemidji Office:	218-759-6919	Deerwood Office:	218-534-3111	Littlefork Office:	218-278-4800
Blackduck Office:	218-835-1234	Garrison Office:	320-692-4336	Northome Office:	218-897-5285