



## Deposit Rate Sheet

Accurate as of: 1/30/2012

### CHECKING

#### Freedom Checking

No minimum balance, non-interest bearing

#### Interest Checking

Required Balance	Interest Rate	APY <sup>1</sup>
\$500.00-\$699.99	0.030%	0.030%
\$700.00+	0.050%	0.050%

#### YES Club Checking

Required Balance	Interest Rate	APY <sup>1</sup>
\$1,500.00	0.125%	0.125%

### HEALTH SAVINGS ACCOUNT (HSA)

Required Balance	Interest Rate	APY <sup>1</sup>
\$0.00-\$999.99	0.030%	0.030%
\$1,000-\$2,499.99	0.040%	0.040%
\$2,500-4,999.99	0.050%	0.050%
\$5,000-\$9,999.99	0.060%	0.060%
\$10,000-\$19,999.99	0.075%	0.075%
\$20,000+	0.250%	0.250%

### SAVINGS

#### Thrift Savings

Required Balance	Interest Rate	APY <sup>1</sup>
\$50.00	0.030%	0.030%

#### Regular Savings

Required Balance	Interest Rate	APY <sup>1</sup>
\$200.00	0.050%	0.050%

#### Super Savers

Required Balance	Interest Rate	APY <sup>1</sup>
\$0.00-\$999.99	0.050%	0.050%
\$1,000.00+	0.075%	0.075%

#### First Preferred Savings

Required Balance	Interest Rate	APY <sup>1</sup>
\$0.00-\$19,999.99	0.075%	0.075%
\$20,000+	0.250%	0.250%

### CERTIFICATES OF DEPOSIT<sup>2</sup>

Term	Minimum Deposit	Interest Compounded Quarterly	
		Interest Rate	APY <sup>1</sup>
6 Month	\$2,500.00	0.200%	0.200%
12 Month	\$1,000.00	0.400%	0.400%
24 Month	\$500.00	0.700%	0.700%
36 Month	\$500.00	0.900%	0.900%

### IRA CERTIFICATES<sup>2</sup>

Term	Minimum Deposit	Interest Compounded Monthly	
		Interest Rate	APY <sup>1</sup>
12 Month Variable	\$500.00	0.400%	0.400%
12 Month Fixed	\$500.00	0.400%	0.400%
24 Month Fixed	\$500.00	0.700%	0.700%
36 Month Fixed	\$500.00	0.900%	0.900%

<sup>1</sup> Annual Percentage Yield

<sup>2</sup> 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	Northome Office:	218-897-5285
Blackduck Office:	218-835-1234	Garrison Office:	320-692-4336	Toll Free:	800-291-6597