



Interest Rate and APY are accurate as of December 21st, 2018

Product	Term Length	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
91 Day CD* <small>Interest paid at maturity</small>	91 days	\$500.00	1.00%	1.00%
6 Month CD* <small>Interest paid at maturity</small>	6 months	\$500.00	1.50%	1.51%
12 Month CD* <small>Interest compounded at Maturity</small>	12 months	\$500.00	2.40%	2.40%
15 Month CD SPECIAL* <small>Interest compounded Quarterly</small>	15 months	\$5,000.00	2.55%	2.57%
18 Month CD* <small>Interest compounded Semi-Annually</small>	18 months	\$500.00	2.50%	2.52%
24 Month CD* <small>Interest compounded Annually</small>	24 months	\$500.00	2.60%	2.60%
30 Month CD* <small>Interest compounded Semi-Annually</small>	30 months	\$500.00	2.65%	2.67%
36 Month CD* <small>Interest compounded Annually</small>	36 months	\$500.00	2.70%	2.70%
56 Month CD SPECIAL* <small>No Bump Up/Interest compounded Quarterly</small>	56 months	\$5,000.00	2.97%	3.00%
60 Month CD* <small>Raise Your Rate one time during term of CD - available 60 month term only. Interest compounded Annually</small>	60 months	\$500.00	2.85%	2.85%

A penalty may be imposed for early withdrawal on any CD

Request further information from an employee concerning the fees & terms applicable to these accounts

Minot Location

405 37th Avenue SW, Minot ND 58701
701-852-0328

Velva Location

101 North Main Street, Velva, ND 58790
701-338-2821



**Member
FDIC**