



Here for you.<sup>SM</sup>

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

Rates are current as of December 21, 2022

**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	0.18%	0.18%
Gold Checking	\$100.00	\$1,000.00	0.20%	0.20%
Gold Plus Checking	\$100.00	\$5,000.00	0.28%	0.28%
		\$25,000.00	0.30%	0.30%
		\$50,000.00	0.35%	0.35%
Health Savings Account	\$100.00	\$0.01	0.15%	0.15%
		\$5,000.00	0.28%	0.28%
		\$25,000.00	0.30%	0.30%
		\$50,000.00	0.35%	0.35%
<b>Business and Ag</b>				
Platinum Checking	\$100.00	\$5,000.00	0.28%	0.28%

**Certificates of Deposit**

<b>\$500 Minimum Balance and \$10,000 Minimum Balance</b>		
CD Terms	Interest Rate**	Annual Percentage Yield**
3 - Month CD	0.70%	0.70%
6 - Month CD	0.90%	0.90%
12 - Month CD	1.70%	1.70%
24 - Month CD	1.75%	1.75%
36 - Month CD	1.75%	1.75%
48 - Month CD	1.75%	1.75%
60 - Month CD	1.75%	1.75%
24 - Month Rate Option	1.65%	1.65%
36 - Month Variable IRA	1.75%	1.75%

\*\*\*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	0.55%	0.55%
Money Market	\$100.00	\$100.00	0.30%	0.30%
		\$1,000.00	0.55%	0.55%
		\$10,000.00	0.60%	0.60%
		\$25,000.00	0.65%	0.65%
Gold Money Market***	\$10,000.00	\$10,000.00	1.50%	1.51%
Money Manager	\$50,000.00	\$50,000.00	1.50%	1.51%
		\$250,000.00	1.70%	1.71%
		\$500,000.00	3.00%	3.04%
		\$1,000,000.00	3.75%	3.82%
Funeral Trust	\$100.00	\$0.01	1.75%	1.75%
		\$10,000.00	1.75%	1.75%

**~ CERTIFICATE OF DEPOSIT SPECIALS ~**

**11 MONTH CD - \$5,000 MINIMUM 4.15% Interest Rate (4.16% APY)\*\***

RATES DO NOT APPLY TO PUBLIC FUNDS

ANNUAL PERCENTAGE YIELD (APY) IS VARIABLE AND SUBJECT TO CHANGE.

FEEES MAY REDUCE EARNINGS ON CREDIT.

AN EARLY WITHDRAWAL PENALTY MAY APPLY TO THE ABOVE CERTIFICATES OF DEPOSIT.

\*DAILY BALANCE (THE AMOUNT OF PRINCIPAL IN THE ACCOUNT EACH DAY)

\*\*THE INTEREST RATE AND ANNUAL PERCENTAGE YIELD (APY) ARE ACCURATE AS OF DECEMBER 21, 2022

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

