



St. Ansgar: 641-713-4501
Stacyville: 641-710-2320

DEPOSIT RATE SHEET

Rates Accurate as of 09/30/2025

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ACCOUNTS	MINIMUM	RATE	APY
SAVINGS - PERSONAL & BUSINESS	\$ 50.00	0.50%	0.5012%
	\$ 1,000.00	1.00%	1.0050%
	\$ 100,000.00	1.25%	1.2578%
	\$ 250,000.00	1.50%	1.5113%
	\$ 500,000.00	2.00%	2.0201%
NOW CHECKING - BUSINESS INTEREST & LAWYER TRUST INTEREST	\$ 500.00	0.10%	0.1000%
	\$ 2,500.00	0.10%	0.1000%
	\$ 100,000.00	0.10%	0.1000%
	\$ 500,000.00	0.10%	0.1000%
	\$ 1,000,000.00	0.10%	0.1000%
MONEY MARKET - PERSONAL & BUSINESS	\$ 2,500.00	1.00%	1.0050%
	\$ 25,000.00	1.00%	1.0050%
	\$ 50,000.00	1.05%	1.0555%
	\$ 100,000.00	1.30%	1.3085%
	\$ 250,000.00	1.75%	1.7654%
	\$ 500,000.00	2.25%	2.2754%
HSA CHECKING		1.00%	1.0050%

CERTIFICATES OF DEPOSIT	MINIMUM	RATE	APY
91 DAY PENALTY=30 DAYS OF INTEREST	\$ 2,500.00	3.25%	3.2500%
182 DAY PENALTY=90 DAYS OF INTEREST	\$ 1,000.00	3.25%	3.2500%
10 MONTH PENALTY=90 DAYS OF INTEREST	\$ 5,000.00	3.30%	3.3000%
12 MONTH PENALTY=90 DAYS OF INTEREST	\$ 1,000.00	3.00%	3.0000%
12 MONTH SILVER ANNUAL INTEREST ONLY, PENALTY=90 DAYS OF INTEREST	\$ 25,000.00	3.30%	3.3000%
BURIAL TRUST (SAME AS 12 MONTH CD)		3.00%	3.0000%
P/F FUNERAL CONTRACT (SAME AS 12 MONTH CD)		3.00%	3.0000%
15 MONTH PENALTY=90 DAYS OF INTEREST	\$ 5,000.00	3.25%	3.2764%
18 MONTH PENALTY=180 DAYS OF INTEREST	\$ 1,000.00	2.75%	2.7689%
24 MONTH PENALTY=180 DAYS OF INTEREST	\$ 5,000.00	3.25%	3.2764%
24 MONTH SILVER ANNUAL INTEREST ONLY, PENALTY=180 DAYS OF INTEREST	\$ 25,000.00	3.75%	3.7500%
30 MONTH PENALTY=180 DAYS OF INTEREST	\$ 1,000.00	3.50%	3.5306%
60 MONTH PENALTY=360 DAYS OF INTEREST	\$ 5,000.00	3.50%	3.5306%
IRA (≥ 18 MONTH CD)		2.75%	2.7689%

*Rates subject to change at any time.

*APY = Annual Percentage Yield