



# DEERWOOD

EST. **BANK** 1910

## Deposit Rate Sheet

Accurate as of: **5/22/2017**  
Date Last Changed: 10/28/2015

### CHECKING

#### MyMoney and Business Checking

No minimum balance, non-interest bearing

#### MyMoney Interest and Business Interest Checking

\$5,000 minimum balance to avoid service charge of \$10 per month

Rate subject to change after the account is opened

If Balance Is	Then Interest Rate Is	APY <sup>1</sup>
\$0.00-\$4,999.99	0.01%	0.01%
\$5,000.00 +	0.02%	0.02%

#### YES Club Checking

\$1,500 minimum balance to avoid service charge of \$10 per month

Rate subject to change after the account is opened

	Interest Rate	APY <sup>1</sup>
All Balances Earn	0.10%	0.10%

### HEALTH SAVINGS ACCOUNT (HSA)

No minimum balance. \$25 closing fee if closed within 12 months

Rate subject to change after the account is opened

If Balance Is	Then Interest Rate Is	APY <sup>1</sup>
\$0.00-\$999.99	0.01%	0.01%
\$1,000-\$2,499.99	0.02%	0.02%
\$2,500-4,999.99	0.02%	0.02%
\$5,000-\$9,999.99	0.03%	0.03%
\$10,000-\$19,999.99	0.04%	0.04%
\$20,000 +	0.15%	0.15%

### SAVINGS

#### MySavings and Business Savings

\$50 min bal to avoid service charge of \$4 per month

Rate subject to change after the account is opened

If Balance Is	Then Interest Rate Is	APY <sup>1</sup>
\$0.00-\$999.99	0.01%	0.01%
\$1,000.00 +	0.02%	0.02%

#### MySavings + and Business Savings +

\$20,000 min bal to avoid service charge of \$4 per month

Rate subject to change after the account is opened

If Balance Is	Then Interest Rate Is	APY <sup>1</sup>
\$0.00-\$19,999.99	0.02%	0.02%
\$20,000+	0.15%	0.15%

#### Buckaroo

\$10 min bal to avoid service charge of \$2 per statement cycle

Rate subject to change after the account is opened

If Balance Is	Then Interest Rate Is	APY <sup>1</sup>
\$0.00-\$999.99	0.01%	0.01%
\$1,000.00 +	0.02%	0.02%

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

Interest Compounded Quarterly

Term	Minimum Deposit	Interest Rate	APY <sup>1</sup>
6 Month	\$2,500.00	0.07%	0.07%
12 Month	\$1,000.00	0.12%	0.12%
24 Month	\$500.00	0.30%	0.30%
36 Month	\$500.00	0.50%	0.50%

### IRA's

#### IRA Certificate<sup>2</sup>

Interest Compounded Monthly

Term	Minimum Deposit	Interest Rate	APY <sup>1</sup>
12 Month Variable*	\$500.00	0.12%	0.12%
12 Month Fixed	\$500.00	0.12%	0.12%
24 Month Fixed	\$500.00	0.30%	0.30%
36 Month Fixed	\$500.00	0.50%	0.50%

#### MyMoneyMarket IRA Savings

Interest Compounded Quarterly / Variable Rate

Rate subject to change after the account is opened

	Minimum Deposit	Interest Rate	APY <sup>1</sup>
Savings**	\$50.00	0.10%	0.10%

<sup>1</sup> Annual Percentage Yield

<sup>2</sup> Early withdrawal penalty may apply.

\*\*Only available in Southern Market: Inver Grove Heights, Mendota Heights, St Paul

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.



Deerwood Bank 800-291-6597

Baxter, Bemidji, Blackduck, Brainerd, Deerwood, Garrison, Grand Rapids, Northome, Inver Grove Heights, Mendota Heights, St Paul