



DEERWOOD

EST. **BANK** 1910

Deposit Rate Sheet

Accurate as of: **9/19/2017**
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

If Balance Is	Then Interest Rate Is	APY ¹
\$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

	Interest Rate	APY ¹
All Balances Earn	0.10%	0.10%

HEALTH SAVINGS ACCOUNT (HSA)

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

If Balance Is	Then Interest Rate Is	APY ¹
\$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

If Balance Is	Then Interest Rate Is	APY ¹
\$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

If Balance Is	Then Interest Rate Is	APY ¹
\$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

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

CERTIFICATES OF DEPOSIT²

Interest Compounded Quarterly

Term	Minimum Deposit	Interest Rate	APY ¹
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 Certificate²

Interest Compounded Monthly

Term	Minimum Deposit	Interest Rate	APY ¹
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

	Minimum Deposit	Interest Rate	APY ¹
Savings**	\$50.00	0.10%	0.10%

¹ Annual Percentage Yield

² 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