



1532 W. ST. GERMAIN ST. ST. CLOUD, MN 56301
 4 N. 2nd AVE SAUK RAPIDS, MN 56379
 206 1st ST. S WAITE PARK, MN 56387
 1725 PINE CONE RD S SARTELL, MN 56377

DIVIDEND PASSBOOK RATES EFFECTIVE October 1, 2017		
SUBJECT TO CHANGE WITHOUT NOTICE		
SHARE SAVINGS & KIDS CLUB ACCOUNTS	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD Compounded Monthly
\$10.00+	.05%	.05%
MONEY FUND, IRA and HEALTH SAVINGS ACCOUNT	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD Compounded Monthly
\$10.00-2,499.99	.05%	.05%
\$2,500-9,999.99	.10%	.10%
\$10,000-24,999.99	.15%	.15%
\$25,000-49,999.99	.25%	.25%
\$50,000-99,999.99	.35%	.35%
\$100,000+	.45%	.45%

SHARE CERTIFICATE RATE CHANGE EFFECTIVE- October 16, 2018				
SHARE CERTIFICATES & IRA SHARE CERTIFICATES \$1,000 Minimum investment*	DIVIDEND RATE		ANNUAL PERCENTAGE YIELD Compounded Monthly	
	Classic	Premier	Classic	Premier
6 MONTH IRA Share Certificate	.75% .85%	.80% .90%	.75% .85%	.80% .90%
12 MONTH IRA Share Certificate	1.75% 1.85%	1.80% 1.90%	1.76% 1.87%	1.81% 1.92%
18 MONTH IRA Share Certificate	1.85% 1.95%	1.90% 2.00%	1.87% 1.97%	1.92% 2.02%
24 MONTH IRA Share Certificate	2.00% 2.10%	2.05% 2.15%	2.02% 2.12%	2.07% 2.17%
36 MONTH IRA Share Certificate	3.00% 3.10%	3.05% 3.15%	3.04% 3.14%	3.09% 3.20%
48 MONTH IRA Share Certificate	3.00% 3.10%	3.05% 3.15%	3.04% 3.14%	3.09% 3.20%
60 MONTH IRA Share Certificate	3.00% 3.10%	3.05% 3.15%	3.04% 3.14%	3.09% 3.20%

*\$500.00 Minimum balance for members under 18 years of age.

See below regarding penalties for early withdrawal on share certificate accounts and for savings and deposit account information, or call the Credit Union's Member Services department at (320) 252-5393. For additional account information and service fees, please see the Membership and Account Agreement Disclosure.

SAVINGS ACCOUNT INFORMATION

Dividend earning savings accounts are all variable rate accounts. The dividend is posted at the end of each month and may change monthly, as determined by the Credit Union's Board of Directors. Dividends are calculated on a "daily average balance simple". Check deposits will accrue dividends on the business day you place them in your account. Statements will be mailed quarterly, unless you have a checking account where your information would be disclosed on the statement monthly. Statements will include an Annual Percentage Yield earned which will immediately follow each dividend payment noted on the statement. Transaction limitations do not apply on these accounts. Minimum opening deposits are \$5.00; this amount must remain in the accounts at all times. Variable rate savings accounts that are closed out before the dividend declaration date at the end of the month will not be credited the accrued dividends.

For items that apply to all savings accounts; please see the Membership Agreement Disclosure Booklet and rate sheet for additional information and disclosures. Refer to the services and fees insert for other fees that may be charged.

SHARE CERTIFICATES

Dividend Rates and Annual Percentage Yields for time accounts are fixed for the term of the share certificate. Share certificates require \$1,000.00 minimum opening deposit, unless otherwise noted. For time accounts, interest begins to accrue on the business day you deposit non-cash items such as checks. Service fees (including early withdrawal penalties) may reduce earnings. Share certificates are available for terms ranging from 6-60 months. To obtain the Annual Percentage Yield that is shown on the reverse side of this sheet, you must have your dividends each month compound to the share certificate until maturity.

Additional deposits are only allowed at maturity. Partial withdrawals are not allowed prior to maturity.

We will impose a penalty if you withdraw any of the deposited funds before the maturity date. The penalty assessed on the amount withdrawn will equal: three months dividends on terms one year or less, six months dividends terms greater than one year. The penalty will be waived in the case of death or judicially declared mental incompetence. The penalty will also be waived on IRA certificates in the case of permanent disability or for members at least 70 ½ who are required to take their minimum distribution.

Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligations of an owner, except obligations with the Credit Union.

Share certificate accounts are automatically renewable. A maturity notice will be sent 20 calendar days prior to maturity. Unless we are notified, the share certificate will renew with the same term and the current dividend rate, on the day of maturity. You also have a grace period of 10 days from the maturity date to withdraw funds without penalty.