



RATES ARE SUBJECT TO CHANGE AND ARE CURRENT AS OF:

11/1/2017

CERTIFICATES OF DEPOSIT (CD)			
Term	Minimum To Open	Interest Rate	APY
7-90 Day	\$25,000	0.10%	0.10%
91 Day	\$1,000	0.15%	0.15%
182 Day	\$1,000	0.35%	0.35%
12 Month	\$0	0.55%	0.55%
24 Month	\$0	0.75%	0.75%
36 Month	\$0	0.85%	0.85%
60 Month	\$1,000	2.00%	2.00%
Anytime*	\$1,000	0.45%	0.45%

An interest penalty may be imposed for early withdrawal.

* May be redeemed early with no penalty.

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)			
Term	Minimum To Open	Interest Rate	APY
182 Day	\$500	0.35%	0.35%
12 Month	\$500	0.55%	0.55%
18 Month (Variable)*	\$50	0.40%	0.40%
24 Month	\$500	0.75%	0.75%
36 Month	\$500	0.85%	0.85%

An interest penalty may be imposed for early withdrawal.

Fees may reduce earnings.

* Rates may change after the account is opened.

SAVING ACCOUNTS			
Type	Minimum To Open	Interest Rate	APY
Regular	\$50	0.05%	0.05%
Limited Edition*	\$2,500	0.45%	0.45%
Christmas Club	\$0	0.05%	0.05%
Health Savings Account (≤ \$4,999)	\$100	0.10%	0.10%
Health Savings Account (> \$4,999)		0.25%	0.25%
Little Wranglers** (Age 0-3)	\$0	1.739%	1.75%
Little Riders** (Age 4-13)	\$0	1.739%	1.75%
Minor Savings (Age 14-18)	\$10	0.05%	0.05%
Super Saver Pioneer^ (Age 10-13)	\$25	4.43%	4.50%

Rates may change after the account is opened.

Fees may reduce earnings.

No minimum balance is required to earn interest.

* Only CD proceeds are accepted for deposit to this account.

** ^ Balances > \$2,000 will earn 0.10% with an APY of 0.10%.

^ This is a deposit only account that requires a minimum deposit of at least \$25 per month and can only be used one year.

CHECKING & MONEY MARKET ACCOUNTS			
Type	Minimum To Open	Interest Rate	APY
Simply Free	\$50	None	None
Direct Interest	\$50	0.05%	0.05%
Interest Advantage*	\$50	0.10%	0.10%
50+ Interest	\$50	0.05%	0.05%
Simply Free Business	\$50	None	None
Business Interest*	\$50	0.05%	0.05%
Money Market** (< \$1,000)	\$1,000	0.05%	0.05%
Money Market** (≥ \$1,000)		0.15%	0.15%

Rates may change after the account is opened.

Fees may reduce earnings.

No minimum balance required to earn interest.

* Requires a minimum balance of \$1,500 to avoid a monthly maintenance fee of \$10.00.

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Yellow Indicates a Special Offering

APY = Annual Percentage Yield

NO LONGER AVAILABLE		
Type	Rate	APY
Freedom (< \$25,000)	0.75%	0.75%
Freedom (≥ \$25,000)	0.05%	0.05%
Pioneer 50	0.05%	0.05%
Pioneer 50+	0.10%	0.10%

Main Location | 900 Lake Avenue | PO Box 81 | Gothenburg, NE 69138 | P: 308-537-7181 | F: 308-537-7185

Brady Branch | 120 North Main Street | Brady, NE 69123 | P: 308-584-3311 | F: 308-584-3310

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