6 MONTH CD

September 16, 2025

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 09-16-2025.
For current rate information call (712) 246-5118.

6 MONTH CERTIFICATE OF DEPOSIT

Rate Information: This Account is an interest bearing account. The interest rate on the account is 3.86% with an annual percentage yield of 3.89%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 6 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Lawyers Trust Account Commission, Judicial Branch Building.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 6 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days interest on amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Member
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