



223 Main St  
 Talmage, NE 68448  
 APY accurate as of 07/31/2020

	Min Balance	Rate	Annual Percentage Yield
SAVINGS	\$10	0.30%	0.30%
SUPER NOW	\$500	0.20%	0.20%
MONEY MARKET	\$500	0.50%	0.50%
	\$10,000	0.95%	0.95%

<b>TIME CERTIFICATE RATES</b>				
	Min Balance	Rate	Annual Percentage Yield	Early Withdraw Penalty
91 Day	\$500.00	0.65%	0.65%	90 Days
182 Day	\$500.00	0.75%	0.75%	90 Days
12 Month	\$500.00	0.95%	0.95%	90 Days
18 Month	\$500.00	1.00%	1.00%	90 Days
24 Month	\$500.00	1.05%	1.05%	90 Days
36 Month	\$500.00	1.10%	1.10%	90 Days
48 Month	\$500.00	1.15%	1.16%	90 Days
60 Month	\$500.00	1.20%	1.21%	90 Days

- The minimum balance required to open a Savings account is \$50.00
- The average daily balance of a Savings account must exceed \$10.00 during a calendar quarter to earn any interest.
- The minimum balance required to open a SUPERNOW or a MMDA account is \$200.00.
- The average daily balance of a SUPERNOW or a MMDA account must exceed \$500.00 during a month to earn any interest.
- Interest is calculated on the average daily collected balance for non-time deposit accounts. The APY for SUPERNOW, MMDA, and Savings deposits assumes monthly compounding. Withdrawal of accumulated interest will reduce future earnings. Fees could reduce earnings. Rates are subject to change after account opening.

