

RATE SHEET

Security Bank Minnesota
437 Bridge Avenue
Albert Lea, MN 56007
April 3, 2025

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Interest Checking ^b	\$ 20.00	\$ 500.00 ^d		
Average Daily Balances of:				
	\$500.00-2,499.99		0.20%	0.20%
	\$2,500.00 and up		0.40%	0.40%
Security Gold Checking ^b	\$ 20.00	\$ 10,000.00 ^d	1.50%	1.51%
Economy Savings ^b		\$ 25.00 ^d	0.25%	0.25%
Regular Savings ^b		\$ 100.00 ^d	0.25%	0.25%
Money Market Investment Savings ^b	\$ 1,000.00	\$ 1,000.00 ^d		
Average Daily Balances of:				
	up to \$19,999.99		0.65%	0.65%
	\$20,000.00-49,999.99		0.95%	0.95%
	\$50,000.00 and up		1.25%	1.26%
Platinum Money Market Savings ^b	\$ 10,000.00	\$ 10,000.00 ^d		
Average Daily Balances of:				
	up to \$19,999.99		0.75%	0.75%
	\$20,000.00-49,999.99		1.00%	1.00%
	\$50,000.00-149,999.99		1.25%	1.26%
	\$150,000.00-249,999.99		1.75%	1.76%
	\$250,000.00 and up		2.25%	2.27%
03 Month Certificate of Deposit ^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
	\$1,000.00-9,999.99		1.90%	1.91%
	\$10,000.00-24,999.99		1.95%	1.96%
	\$25,000.00 and up		2.00%	2.02%
06 Month Certificate of Deposit ^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
	\$1,000.00-9,999.99		2.05%	2.06%
	\$10,000.00-24,999.99		2.10%	2.11%
	\$25,000.00 and up		2.15%	2.16%
10 Month Certificate of Deposit Special ^a	\$ 1,000.00	\$ 1,000.00 ^c	3.75%	3.76%
12 Month Certificate of Deposit ^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
	\$1,000.00-9,999.99		2.15%	2.15%
	\$10,000.00-24,999.99		2.20%	2.20%
	\$25,000.00 and up		2.25%	2.25%
18 Month Certificate of Deposit ^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
	\$1,000.00-9,999.99		2.30%	2.30%
	\$10,000.00-24,999.99		2.35%	2.35%
	\$25,000.00 and up		2.40%	2.40%
19 Month Certificate of Deposit Special ^a	\$ 1,000.00	\$ 1,000.00 ^c	3.55%	3.56%
24 Month Certificate of Deposit ^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
	\$1,000.00-9,999.99		2.35%	2.35%
	\$10,000.00-24,999.99		2.40%	2.40%
	\$25,000.00 and up		2.45%	2.45%
29 Month Certificate of Deposit Special ^a	\$ 1,000.00	\$ 1,000.00 ^c	3.55%	3.56%
36 Month Certificate of Deposit ^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
	\$1,000.00-9,999.99		2.40%	2.40%
	\$10,000.00-24,999.99		2.45%	2.45%
	\$25,000.00 and up		2.50%	2.50%
48 Month Certificate of Deposit ^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
	\$1,000.00-9,999.99		2.55%	2.55%
	\$10,000.00-24,999.99		2.60%	2.60%
	\$25,000.00 and up		2.65%	2.65%

60 Month Certificate of Deposit ^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
	\$1,000.00-9,999.99		2.65%	2.65%
	\$10,000.00-24,999.99		2.70%	2.70%
	\$25,000.00 and up		2.75%	2.75%
Health Savings Account ^b		\$ 100.00 ^d		
Average Daily Balances of:				
	\$100.00-4,999.99		0.15%	0.15%
	\$5,000.00 and up		0.25%	0.25%
IRA Savings ^b	\$ 100.00	\$ 100.00 ^d	1.25%	1.26%
IRA 12 Month Certificate of Deposit ^a	\$ 1,000.00	\$ 1,000.00 ^c	2.15%	2.15%
IRA 24 Month Certificate of Deposit ^a	\$ 1,000.00	\$ 1,000.00 ^c	2.35%	2.35%
IRA 10 month Certificate of Deposit Special ^a	\$ 1,000.00	\$ 1,000.00 ^c	3.75%	3.76%
IRA 19 Month Certificate of Deposit Special ^a	\$ 1,000.00	\$ 1,000.00 ^c	3.55%	3.56%
IRA 29 Month Certificate of Deposit Special ^a	\$ 1,000.00	\$ 1,000.00 ^c	3.55%	3.56%
IRA 36 Month Certificate of Deposit ^a	\$ 1,000.00	\$ 1,000.00 ^c	2.40%	2.40%
IRA 48 Month Certificate of Deposit ^a	\$ 1,000.00	\$ 1,000.00 ^c	2.55%	2.55%
IRA 60 Month Certificate of Deposit ^a	\$ 1,000.00	\$ 1,000.00 ^c	2.65%	2.65%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

d) Average daily balance. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Fees could reduce the earnings on the account.
Interest Rates and Annual Percentage Yields are current as of 04-03-2025.
For current rate information call (507) 373-1481.

**Member
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