



Current Rates

Certificates

| Term | Minimum Balance | Dividend Rate | Annual Percentage Yield |
|-----------------|-----------------|---------------|-------------------------|
| 3 Months (I3) | \$500.00 | 0.15% | 0.15% |
| 6 Months (I6) | \$500.00 | 0.25% | 0.25% |
| 12 Months (I12) | \$500.00 | 0.40% | 0.40% |
| 18 Months (I18) | \$500.00 | 0.50% | 0.50% |
| 24 Months (I24) | \$500.00 | 0.75% | 0.75% |
| 30 Months (I30) | \$500.00 | 0.90% | 0.90% |
| 36 Months (I36) | \$500.00 | 1.10% | 1.10% |
| 48 Months (I48) | \$500.00 | 1.40% | 1.40% |
| 60 Months (I60) | \$500.00 | 1.60% | 1.60% |

IRA Certificates

| Term | Minimum Balance | Dividend Rate | Annual Percentage Yield |
|-----------------|-----------------|---------------|-------------------------|
| 18 Months (I81) | \$500.00 | 0.60% | 0.60% |
| 36 Months (I83) | \$500.00 | 1.20% | 1.20% |
| 60 Months (I85) | \$500.00 | 1.70% | 1.70% |

Teen Add-On Certificates

| Term | Minimum Balance | Dividend Rate | Annual Percentage Yield |
|-----------------|-----------------|---------------|-------------------------|
| 11 Months (I11) | \$100.00 | 0.40% | 0.40% |
| 29 Months (I29) | \$100.00 | 1.00% | 1.00% |

Minimum Certificate deposit of \$500.00 to obtain APY.

Minimum Teen Add-On Certificate deposit of \$100.00 to obtain APY.

Penalty for early withdrawal.

Annual Percentage Yields accurate as of 1-23-2018

Please call for rates on Certificates in excess of \$100,000.00

All rates subject to change without notice.



Federally Insured by NCUA



Current Rates

| | Minimum Balance | Dividend Rate | Annual Percentage Yield |
|----------------------------|-----------------|---------------|-------------------------|
| Badlands Savings | \$50.00 | 0.05% | 0.05% |
| Badlands Gold Savings | | | |
| Tier 3 \$5,000 - \$24,999 | | 0.05% | 0.05% |
| Tier 2 \$25,000 - \$74,999 | | 0.10% | 0.10% |
| Tier 1 \$75,000 | | 0.20% | 0.20% |
| IRA Savings | \$50.00 | 0.50% | 0.50% |
| Pee Wee | \$5.00 | 0.05% | 0.05% |
| Christmas Club | N/A | 0.05% | 0.05% |
| Badlands Gold Checking | | | |
| \$2,500 | | 0.10% | 0.10% |
| Kasasa Cash* | | | |
| >\$10,000 | | 1.50% | 1.50% |
| <\$10,000 | | 0.15% | 0.15% |

Rates are variable and may change after the account is opened.

Annual Percentage Yields (APY) are effective as of 1-23-2018

Fees could reduce earnings.

*Qualification Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ins and other requirements apply. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account’s rewards. Enrollment in online banking with monthly log-ins to online banking, enrollment of electronic statements, and at least twelve (12) PIN-based or signature based debit card transactions are required to meet the account’s rewards qualifications each month. No minimum deposit is required to open the account. There are no recurring monthly maintenance charges or fees to open or close this account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. “Monthly Qualification Cycle” means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, (1) balances up to \$10,000 receive APY of 1.50%; and balances over \$10,000 earn 0.15% interest rate on the portion of balance over \$10,000, resulting in a range from 1.50% to .27% APY depending on the account’s balance and (2) you will receive reimbursements up to an aggregate total of \$15.00 (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. When Kasasa Cash qualifications are not met, all balances in the account earn 0.05% APY and ATM withdrawal fees are not refunded. Dividends and ATM withdrawal fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle. APY = Annual Percentage Yield. APYs accurate as of 06/30/2017. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Additional Information: Federally insured by NCUA. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.