



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 8-1-2017

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	\$50.00	0.05%	0.05%
Christmas Club	N/A	0.05%	0.05%
Badlands Gold Checking			
\$2,500		0.10%	0.10%

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

Annual Percentage Yields (APY) are effective as of 8-1-2017

Fees could reduce earnings.