

Personal Savings



Money Market or Money Market Plus	Traditional	Thrift
Best For		
Those who appreciate the security of maintaining a larger balance.	Anyone wishing to maintain a moderate minimum balance.	Those who are looking for a no minimum balance savings account.
Minimum Balance to Open		
\$20	\$20	\$20
Minimum Daily Balance		
\$1,000	\$200	\$50 Average ledger balance
Monthly Below Balance Charge		
\$10	\$5	\$2
Interest Earning		
Compounded monthly Tiered interest rates	Compounded quarterly	Compounded quarterly
Monthly Item/Activity Charge		
\$2/each foreign ATM transaction over 8 \$1.00 per withdrawal or debit in excess of 3 per month when balance is below minimum	\$2/each foreign ATM transaction over 4 \$1.00 per withdrawal or debit in excess of 3 per month when balance is below minimum	No charges

Put your money to work. Select an interest-bearing savings account that fits your balance and transaction needs. Contact a Personal Banker at 651.777.8365 for more information.

Individual Retirement Accounts

We offer both the Traditional and Roth IRAs. Both products are ideal for retirement planning, offer flexibility and may offer tax benefits.

Certificate of Deposit

Our Certificates of Deposit offer low-risk savings solutions with variable-term options to fit your savings needs.

Health Savings Account

An HSA allows you to pay for current health expenses and save for future qualified medical expenses and retiree health expenses on a tax-free basis.

Youth Banking

Our Little Elmo Savers Clubsm is designed to make saving fun and easy for kids. Open any savings account which best fits your child's needs to automatically become a member. My Saverssm and U Saverssm available for older youth. See Youth Savings Brochure for more information.



Christmas Club

Minimum opening deposit waived if a recurring AFT or ACH deposit is established.
Account limited to one annual withdrawal the first week of November.
\$5.00 fee will be charged for additional withdrawals.
Interest compounded quarterly.
Not available for business accounts.



Free Online & Mobile Banking with every account



LAKE ELMO BANK
A TRADITION OF SERVICE

Oakdale
600 Inwood Avenue N
Oakdale, MN 55128

Lake Elmo
11465 39th Street N
Lake Elmo, MN 55042

Stillwater
1937 Greeley Street S
Stillwater, MN 55082

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Member FDIC

