Current Rates



Money Market & Money Market Plus

Effective as of: November 3, 2025

\$.01-\$249,999.99

A minimum of \$20 is required to open all savings accounts unless otherwise stated.

Minimum Balance	Interest Rate	APY* (annual percentage yield)		
Money Market Savings				
\$1,000 Daily Minimum Balance (Compounded Monthly)				
\$1,000,000.00+	3.01%	3.05%		
\$500,000.00 - \$999,999.99	2.00%	2.02%		
\$50,000 - \$499,999.99	1.10%	1.11%		
\$1,000.00 - \$49,999.99	1.00%	1.00%		
\$0.01 - \$999.99	.16%	.16%		
Money Market Savings Plus				
\$1,000 Daily Minimum Balance (Compounded Monthly)				
\$1,000,000.00+	3.01%	3.05%		
\$750,000.00 - \$999,999.99	2.25%	2.27%		
\$500,000.00 - \$749,999.99	2.15%	2.17%		
\$250,000.00 - \$499,999.99	1.75%	1.76%		

Savings

Effective as of: November 3, 2025

Minimum Balance	Interest Rate	APY* (annual percentage yield)		
Traditional Savings				
\$200 Daily Minimum Balance (Compounded Quarterly)				
All Balances	.17%	.17%		
Youth and Custodial Savings				
No Minimum Balance (Compounded Quarterly)				
All Balances	.17%	.17%		
Christmas Club Account				
Minimum opening deposit waived if a recurring AFT or ACH deposit is established. (Compounded Quarterly)				
All Balances	.17%	.17%		
Thrift Savings				
\$50 Minimum to open, \$50 Minimum Average (Compounded Quarterly)				
All Balances	.12%	.12%		

*APY=Annual Percentage Yield; the actual rate of return you will earn on your account over one year. Rates may change after the account is opened without notice. Fees could reduce the balance and earnings on the account. Other conditions or restrictions may apply.



1.00%

Oakdale 600 Inwood Avenue Oakdale, MN 55128

1.00%

Lake Elmo 11465 39th Street N Lake Elmo, MN 55042 Stillwater 1937 Greeley Street S Stillwater, MN 55082



Current Rates



Interest Bearing Checking

Effective as of: November 3, 2025

A minimum of \$20 is required to open all checking accounts unless otherwise stated.

Balance	Interest Rate	APY* (annual percentage yield)		
Integrity				
\$25,000 Average Ledger Balance				
\$25,000.00+	.21%	.21%		
\$.01 – \$24,999.99	.10%	.10%		
Relationship				
\$5,000 Combined Deposits				
All Balances	.10%	.10%		
Interest				
\$500 Daily Minimum Balance				
All Balances	.10%	.10%		
Benefit				
No Minimum to Open, No Minimum Balance				
All Balances	.10%	.10%		

Balance	Interest Rate	APY* (annual percentage yield)		
Health Savings Account (HSA)				
\$250 Daily Minimum Balance. No Minimum to Open				
\$50,000.00+	.70%	.70%		
\$25,000.00 - \$49,999.99	.65%	.65%		
\$10,000.00 - \$24,999.99	.55%	.55%		
\$1,000.00 - \$9,999.99	.45%	.45%		
\$.01- \$999.99	.11%	.11%		

^{*}APY=Annual Percentage Yield; the actual rate of return you will earn on your account over one year. Rates may change after the account is opened without notice. Fees could reduce the balance and earnings on the account. Other conditions or restrictions may apply.



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