Current Rates



Money Market & Money Market Plus

Effective as of: November 9, 2026

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+	3.16%	3.21%
$500,000.00 - $999,999.99	2.65%	2.68%
$50,000 - $499,999.99	2.15%	2.17%
$1,000.00 - $49,999.99	1.40%	1.41%
$0.01 - $999.99	.26%	.26%
Money Market Savings Plus		
$1,000 Daily Minimum Balance (Compounded Monthly)		
$1,000,000.00+	3.40%	3.45%
$750,000.00 - $999,999.99	3.24%	3.29%
$500,000.00 - $749,999.99	2.95%	2.99%
$250,000.00 - $499,999.99	2.54%	2.57%
$.01- $249,999.99	1.00%	1.00%

Savings

Effective as of: November 9, 2026

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.*

LAKE ELMO BANK

A TRADITION OF SERVICE

Oakdale
600 Inwood Avenue
Oakdale, MN 55128

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

Stillwater
1937 Greeley Street S
Stillwater, MN 55082

lakeelmobank.com
651.777.8365

Member FDIC

Current Rates



Interest Bearing Checking

Effective as of: November 9, 2026

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.*

LAKE ELMO BANK

A TRADITION OF SERVICE

Oakdale
600 Inwood Avenue
Oakdale, MN 55128

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

Stillwater
1937 Greeley Street S
Stillwater, MN 55082

lakeelmobank.com
651.777.8365

Member FDIC