

Minnco's Rate Update

January 17, 2020

23 Mo. Certificate Special

1.75% / **2.00%**
APY* / APY*

- \$10,000 minimum
- 1.73% RATE/1.75% APY*
- 1.98% RATE/2.00% APY* for new money

*Annual Percentage Yield. Certificate will roll into a 24-month term certificate at maturity. Offer is subject to change or end at any time. Penalty for early withdrawal.

Savings and Checking

TYPE	RATE	APY*
Savings	.10%	.10%
IRA Savings **	.50%	.50%
Club	.10%	.10%
Checking	.05%	.05%
Checking Plus	.07%	.07%
Classic Checking	.07%	.07%
Business Checking	.05%	.05%
Kasasa Cash Checking		
\$0.01-\$20,000.00	1.98%	2.00%
\$20,000.01 & greater	0.15%	0.15%
Non-qualifying base	0.07%	0.07%
WINcentive Savings**	See MSR for details	

Money Market

ACCT BALANCE	RATE	APY*
\$1,000-\$2,499.99	.10%	.10%
\$2,500-\$4,999.99	.20%	.20%
\$5,000-\$9,999.99	.25%	.25%
\$10,000-\$24,999.99	.45%	.45%
\$25,000 and greater	.55%	.55%

Health Savings

ACCT BALANCE	RATE	APY*
\$1,000-\$2,499.99	.10%	.10%
\$2,500-\$4,999.99	.20%	.20%
\$5,000-\$9,999.99	.25%	.25%
\$10,000-\$24,999.99	.35%	.35%
\$25,000 and greater	.45%	.45%

Certificates

TERM	MINIMUM	RATE	APY*
3 Mo.	\$10,000	.50%	.50%
6 Mo.	\$5,000	.75%	.75%
12 Mo.	\$1,500	1.44%	1.45%
18 Mo.	\$1,000	1.49%	1.50%
24 Mo.	\$500	1.74%	1.75%
30 Mo.	\$500	1.74%	1.75%
36 Mo.	\$500	1.83%	1.85%
48 Mo.	\$500	2.13%	2.15%
60 Mo.	\$500	2.42%	2.45%

Business Plus Checking

ACCT BALANCE	RATE	APY*
\$2,000-\$24,999.99	.10%	.10%
\$25,000-\$49,999.99	.14%	.14%
\$50,000-\$99,999.99	.20%	.20%
\$100,000 and greater	.30%	.30%

NOTE: Certificates in bold may be structured as IRA Certificates. **



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North Branch
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763-689-1071



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government, National Credit Union Administration

*APY= Annual Percentage Yield. Rates are effective 1/17/20. Money Market rates are subject to change on the 15th of each month. All other rates are subject to change daily.

**Annual savings program, penalty for early withdrawal.