

# Minnco's Rate Update

February 1, 2019

## 23 Mo. Certificate Special

**2.25%** / **2.50%**  
RATE / RATE

- \$10,000 minimum
- 2.25% RATE/2.27% APY\*
- 2.50% RATE/2.53% 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%
Christmas 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	2.23%	2.25%
\$20,000.01 & greater	0.25%	0.25%
Non-qualifying base	0.10%	0.10%
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	.35%	.35%
\$25,000 and greater	.45%	.45%

### 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%
<b>12 Mo.</b>	<b>\$1,500</b>	<b>1.30%</b>	<b>1.31%</b>
18 Mo.	\$1,000	1.40%	1.41%
<b>24 Mo.</b>	<b>\$500</b>	<b>1.50%</b>	<b>1.51%</b>
30 Mo.	\$500	1.60%	1.61%
<b>36 Mo.</b>	<b>\$500</b>	<b>1.75%</b>	<b>1.76%</b>
<b>48 Mo.</b>	<b>\$500</b>	<b>2.10%</b>	<b>2.12%</b>
<b>60 Mo.</b>	<b>\$500</b>	<b>2.75%</b>	<b>2.78%</b>

### 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. \*\*



Cambridge  
Cub Foods  
Isanti  
North Branch  
Andover

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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 2/1/19. Money Market rates are subject to change on the 15<sup>th</sup> of each month. All other rates are subject to change daily.

\*\*Annual savings program, penalty for early withdrawal.