

DEPOSIT ACCOUNT RATES

Rates effective as of 11/22/19. Rates subject to change at any time.

SPECIALS				
Term	Minimum Balance to Open/Obtain the Annual Percentage Yield		Interest Rate	APY
	Certificate	IRA ^(1,4)		
9 Month CD	\$2,500	n/a	1.93%	1.95%
26 Month CD	\$2,500	\$2,500	2.18%	2.20%

INTEREST ADVANTAGE CHECKING ^(3,4,5,6,7)		
(\$25 minimum balance to open)	Interest Rate	APY
Balance portion \$10,000 or less	1.98%	2.00%
Balance portion more than \$10,000	0.50%	0.50%
If requirements not met during monthly statement cycle	0.01%	0.01%

Required qualifications:
Have at least 15 settled signature debit card point of sale transactions and at least 5 online electronic bill payments.

CD & IRA				
Term	Minimum Balance to Open/Obtain the Annual Percentage Yield		Interest Rate	APY
	Certificate	IRA ^(1,4)		
91 Day CD	\$2,500	n/a	0.20%	0.20%
182 Day CD	\$2,500	n/a	0.25%	0.25%
1 Year Super Saver CD ⁽²⁾ <small>(Additions of \$100 or more at any time)</small>	\$500	n/a	0.30%	0.30%
1 Year CD	\$500	\$500	0.35%	0.35%
18 Month Variable IRA ⁽³⁾	n/a	\$100	0.45%	0.45%
18 Month CD	\$500	\$500	0.45%	0.45%
2 Year CD	\$500	\$500	0.60%	0.60%
30 Month CD	\$500	\$500	0.75%	0.75%
3 Year CD	\$500	\$500	0.90%	0.90%
4 Year CD	\$500	\$500	1.19%	1.20%

MONEY MARKET ^(3,7,8,9)		
(\$2,500 minimum balance to open)	Interest Rate	APY
\$100,000 or more	0.30%	0.30%
\$50,000 - \$99,999.99	0.25%	0.25%
\$25,000 - \$49,999.99	0.20%	0.20%
\$10,000 - \$24,999.99	0.15%	0.15%
\$2,500 - \$9,999.99	0.10%	0.10%
Less than \$2,500	0.10%	0.10%

SAVINGS		
(\$25 minimum balance to open)	Interest Rate	APY
Personal Savings ^(3,4,7,8,10)	0.10%	0.10%
Business Savings ^(3,7,8,10)	0.10%	0.10%

APY - Annual Percentage Yield. APY assumes interest remains on deposit. Fees imposed could reduce the earnings. Withdrawal of interest will reduce earnings. Early withdrawal may be subject to penalty. Ask us for other applicable fees and terms. (1) Available for rollovers, transfers, and contributions. (2) Additional deposits not to exceed \$25,000 per certificate term. (3) Rate may change after account is opened. (4) Personal accounts only. (5) A monthly Paper Statement Fee of \$3.00 will be assessed if not enrolled in Online Statements. (6) To earn the higher rate, it is required to complete at least 15 settled signature debit card point of sale transactions (non-pinned) and complete at least 5 electronic Bill Payments using Bank of Lake Mills Online Bill Pay during each monthly statement cycle. (7) No minimum balance required to obtain APY. (8) An excessive debit fee of \$3.00 per item is charged during a statement cycle that exceeds more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. (9) If balance falls below the \$2,500 any time during the statement cycle, a monthly maintenance fee of \$6.00 will apply. (10) If balance falls below \$25 any time during the statement cycle, a monthly maintenance fee of \$1.00 will apply.