

Community Pride Bank Rate Sheet
Current as of 11/15/2011

Wall Street Journal's Prime Rate 3.25%

Checking Accounts

Account Type	Interest Rate	APY*	Interest Compounds	Min. Bal. to Earn Interest**
• Community Interest [<i>\$100.00 minimum deposit to open</i>]				
➤ \$500.00 and above	0.03%	0.03%	Monthly	\$500.00
• Community Classic [<i>\$50.00 minimum deposit to open</i>]				
➤ \$500.00 to \$4,999.99	0.03%	0.03%	Monthly	\$500.00
➤ \$5,000.00 to \$9,999.99	0.03%	0.03%	Monthly	
➤ \$10,000.00 to \$24,999.99	0.05%	0.05%	Monthly	
➤ \$25,000.00 and above	0.10%	0.10%	Monthly	
• Community Relationship [<i>\$100.00 minimum deposit to open</i>]				
➤ \$1,000.00 to \$4,999.99	0.03%	0.03%	Monthly	\$1,000.00
➤ \$5,000.00 to \$9,999.99	0.05%	0.05%	Monthly	
➤ \$10,000.00 to \$24,999.99	0.10%	0.10%	Monthly	
➤ \$25,000.00 and above	0.15%	0.15%	Monthly	
• Health Savings Accounts [<i>\$100.00 minimum deposit to open</i>]				
➤ Under \$5,000	0.10%	0.10%	Quarterly	
➤ Over \$5,000	0.20%	0.20%	Quarterly	

Consumer Savings Accounts

Account Type	Interest Rate	APY	Interest Compounds
• Community Youth [<i>\$1.00 minimum deposit to open</i>]	0.01%	0.01%	Quarterly
• Community Savings [<i>\$50.00 minimum deposit to open</i>]	0.05%	0.05%	Quarterly
• Community Plus [<i>\$1,000 minimum deposit to open</i>]			
➤ Below \$1,000.00	0.05%	0.05%	Quarterly
➤ \$1,000.00 to \$9,999.99	0.05%	0.05%	Quarterly
➤ \$10,000.00 to \$24,999.99	0.10%	0.10%	Quarterly
➤ \$25,000.00 and above	0.15%	0.15%	Quarterly
• Preferred Money Market [<i>\$5,000 minimum deposit to open</i>]			
➤ Below \$4,999.99	0.03%	0.03%	Monthly
➤ \$5,000-\$19,999.99	0.10%	0.10%	Monthly
➤ \$20,000.00 to \$49,999.99	0.25%	0.25%	Monthly
➤ \$50,000.00 to \$99,999.99	0.40%	0.40%	Monthly
➤ \$100,000.00 and above	0.50%	0.50%	Monthly

- *APY is an abbreviation for Annual Percentage Yield
- **Minimum balance to earn interest
- Service fees could reduce earnings
- These are variable rate accounts and rates are subject to change

Please see a personal banker today for more information!!

1441 Bunker Lake Blvd. NE, Ham Lake, MN 55304
(NE Corner of Bunker Lake Blvd. & Hwy 65)
Phone: (763) 862-6500 Fax: (763) 862-6600

905- 6th Ave Court NE Isanti, MN 55040
(Across Hwy 65 from Isanti County Equipment)
Phone: (763) 444-8800 Fax: (763) 444-8808

24 Hour Phone Banking: (651) 628-9830



Community Pride Bank Rate Sheet
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Business Checking Accounts

Account Type	Interest Rate	APY	Interest Compounds
• Business Interest [<i>\$100.00 minimum deposit to open</i>]			
\$500.00 and above	0.03%	0.03%	Monthly

Business Savings Accounts

Account Type	Interest Rate	APY	Interest Compounds
• Business Community Savings [<i>\$100 minimum deposit to open</i>]			
• Business Pride Savings [<i>\$1,000 minimum deposit to open</i>]			
➤ Below \$1,000.00	0.05%	0.05%	Quarterly
➤ \$1,000.00 to \$9,999.99	0.05%	0.05%	Quarterly
➤ \$10,000.00 to \$24,999.99	0.10%	0.10%	Quarterly
➤ \$25,000.00 and above	0.15%	0.15%	Quarterly
• Preferred Money Market [<i>\$5,000 minimum deposit to open</i>]			
➤ Below \$4,999.99	0.03%	0.03%	Monthly
➤ \$5,000-\$19,999.99	0.10%	0.10%	Monthly
➤ \$20,000.00 to \$49,999.99	0.25%	0.25%	Monthly
➤ \$50,000.00 to \$99,999.99	0.40%	0.40%	Monthly
➤ \$100,000.00 and above	0.50%	0.50%	Monthly

- *APY is an abbreviation for Annual Percentage Yield
- **Minimum opening deposit amount
- Service fees could reduce earnings
- These are variable rate accounts and rates are subject to change

Certificate of Deposit & IRA Certificate of Deposit Rates (applies to Traditional & Roth accounts)
[\$500 minimum deposit to open]

Terms	Deposit Range					
	\$500.00 to \$9,999.99		\$10,000.00 to \$24,999.99		\$25,000 and above	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
3 month	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
6 month	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
12 month	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
24 month	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%
36 month	1.05%	1.05%	1.10%	1.10%	1.15%	1.15%
48 month	1.30%	1.31%	1.35%	1.36%	1.40%	1.41%
60 month	1.50%	1.51%	1.60%	1.61%	1.70%	1.71%

- APY is an abbreviation for Annual Percentage Yield and assumes interest will not be withdrawn
- All certificates compounded quarterly, except 3, 6, and 12 month certificates which are compounded at maturity.
- All certificates are automatically renewable
- A penalty may be imposed for early withdrawal as follows:
 - 3 month CDs = 3 months interest on the amount withdrawn
 - 6 month CDs = 3 months interest on the amount withdrawn
 - 12 month CDs= 6 months interest on the amount withdrawn
 - 24 month CDs= 12 months interest on the amount withdrawn
 - 36 month CDs= 18 months interest on the amount withdrawn
 - 48 month CDs= 24 months interest on the amount withdrawn
 - 60 month CDs= 30 months interest on the amount withdrawn

