

**RATE CHART**  
**STATE BANK OF BOTTINEAU**  
**Main Office**  
**105 11th ST E**  
**Bottineau, ND 58318**  
**January 20, 2026**

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
NOW CHECKING <sup>b</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	0.40%	0.40%
SUPER NOW CHECKING <sup>b</sup>	\$ 2,500.00	\$ 2,500.00 <sup>c</sup>	0.55%	0.55%
BUSINESS PLUS NOW <sup>b</sup>	\$ 500.00	\$ 500.00 <sup>c</sup>	0.40%	0.40%
REGULAR SAVINGS <sup>b</sup>	\$ 50.00	\$ 50.00 <sup>c</sup>	0.50%	0.50%
SUPER SAVINGS <sup>b</sup>	\$ 15,000.00	\$ 15,000.00 <sup>c</sup>	2.55%	2.58%
3 MONTH CD <sup>a</sup>	\$ 100.00		3.25%	3.29%
6 MONTH CD <sup>a</sup>	\$ 100.00		3.55%	3.58%
12 MONTH CD <sup>a</sup>	\$ 100.00		3.65%	3.68%
18 MONTH CD <sup>a</sup>	\$ 100.00		3.75%	3.79%
60 MONTH CD <sup>a</sup>	\$ 100.00		3.75%	3.79%
21 MONTH RATE WATCH CD <sup>a, b</sup>	\$ 2,500.00		3.60%	3.65%
36 MONTH RATE WATCH CD <sup>a, b</sup>	\$ 2,500.00		3.65%	3.70%
57 MONTH RATE WATCH CD <sup>a, b</sup>	\$ 2,500.00		3.70%	3.75%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

**Fees could reduce the earnings on the account.**  
**Interest Rates and Annual Percentage Yields are current as of 01-20-2026.**  
**For current rate information call (701) 228-2204.**

Member  
**FDIC**