

# Experience... Pioneer Bank

## Delavan

103 Main Street, PO Box 95  
Delavan, MN 56023-0095  
507-854-3238

Lobby: M-Th 8:00 am - 1:00 pm F 8:00 am - 6:00 pm

## Elmore

109 East Willis Street, PO Box 8  
Elmore, MN 56027-0008  
507-943-3131

Lobby: M-Th 9:00 am - 3:00 pm F 9:00 am - 6:00 pm  
Drive Up: M-Th 8:30 am - 4:30 pm F 8:30 am - 6:00 pm

## Mankato

320 Stadium Road, Suite 100  
Mankato, MN 56001  
507-345-7069

Lobby: M-Th 9:00 am - 5:00 pm F 9:00 am - 5:30 pm  
Drive Up: M-F 7:30 am - 5:30 pm S 7:30 am - 12 Noon

## Mapleton

301 Main Street NE, PO Box 306  
Mapleton, MN 56065-0306  
507-524-3630

Lobby: M-F 9:00 am - 3:00 pm  
Drive Up & Walk Up: M-Th 8:00 am - 4:30 pm  
F 8:00 am - 6:00 pm S 8:00 am - 11:00 am

## North Mankato

1735 Commerce Drive  
North Mankato, MN 56003  
507-625-3268

Lobby: M-Th 9:00 am - 5:00 pm F 9:00 am - 5:30 pm  
Drive Up: M-F 7:30 am - 5:30 pm S 7:30 am - 12 Noon

## St. James

123 Armstrong Blvd South, PO Box 107  
St. James, MN 56081  
507-375-3201

Lobby: M-Th 8:30 am - 4:30 pm F 8:00 am - 6:00 pm  
S 8:00 am - 12 Noon  
Drive Up: M-F 8:00 am - 6:00 pm S 8:00 am - 12 Noon  
Walk Up: M-Th 8:00 am - 6:00 pm

pioneer@bankwithpioneer.com

# YOUR INTEREST RATES

CERTIFICATES OF DEPOSIT  
CHECKING ACCOUNTS  
SAVINGS ACCOUNTS



Experience the benefits...



[www.bankwithpioneer.com](http://www.bankwithpioneer.com)



Don't just bank. Kasasa

Effective March 1, 2012



Member  
**FDIC**

ACCOUNT TYPE	MINIMUM BALANCE TO OBTAIN APY*	MINIMUM BALANCE TO OPEN ACCOUNT	INTEREST RATE	APY*
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**Certificates of Deposit**

91 Days	\$500	\$500	0.10%	0.10%
182 Days	\$500	\$500	0.25%	0.25%
9 Months	\$500	\$500	0.50%	0.50%
12 Months	\$500	\$500	0.50%	0.50%
18 Months	\$500	\$500	0.75%	0.75%
21 Months	\$500	\$500	0.75%	0.75%
24 Months	\$500	\$500	1.00%	1.00%
30 Months	\$500	\$500	1.00%	1.00%
36 Months	\$500	\$500	1.25%	1.26%
48 Months	\$500	\$500	1.50%	1.51%
Daily 7 33 Months	\$500	\$500	1.00%	1.00%

(7 day early withdrawal penalty, daily compounding and crediting)

**Checking Accounts:**

KASASA Cash	\$0	\$1		
The following rates are earned on the tiers listed if qualifications are met:				
\$0-\$15,000			2.48%	2.51%
\$15,000.01 +			0.50%	0.50%
Rate earned on entire balance if qualifications are not met:				
Pioneer Preferred	\$0	\$200	0.80%	0.80%
Interest Checking	\$0	\$200	0.05%	0.05%
KASASA Tunes	N/A	\$1	0.00%	0.00%
Simple Checking	N/A	\$100	0.00%	0.00%
Business Checking	N/A	\$100	0.00%	0.00%

Business checking earns credit of \$.10/\$100 average available balance.

**Savings Accounts:**

KASASA Saver	\$0	\$50		
The following rates are earned on the tiers listed if qualifications are met:				
\$0-\$25,000			1.50%	1.51%
\$25,000.01 +			0.50%	0.50%
Rate earned on entire balance if qualifications are not met:				
Regular Savings	\$0	\$100	0.25%	0.25%
Thrift Savings	\$0	\$0.00	0.05%	0.05%
Platinum Plus Savings	\$0	\$0.00		
The following rates are earned on the entire balance if:				
\$0-\$50,000.00		6.00% Under Prime	**0.10%	**0.10%
\$50,000.01-\$100,000.00		4.00% Under Prime	**0.25%	**0.25%
\$100,000.01-\$250,000.00		3.50% Under Prime	**0.50%	**0.50%
\$250,000.01-Over		3.00% Under Prime	**1.00%	**1.00%

The interest rate will change on the first day of any month following a change in the Wall Street Journal Prime rate.

\*Annual Percentage Yield

\*\*Minimum Interest Rate and APY

**CERTIFICATE OF DEPOSIT FEATURES**

Certificates of Deposits are subject to a penalty for early withdrawal equal to 30 days of interest on maturities of less than one year and 90 days of interest on maturities of one year and longer, unless otherwise noted.

Some Certificates are automatically renewable and will begin to earn the renewal rate on the day of maturity.

No penalty is assessed for a withdrawal from an automatically renewable Certificate within 10 days after maturity.

Interest begins to accrue on the first business day after you deposit non cash items (for example, checks).

After the account is opened, you may not make deposits into this account until maturity.

After the account is opened, you may not withdraw principal from this account until maturity, without a penalty.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodical rate to the principal in the account daily.

Interest on consumer owned Certificates is credited and compounded quarterly, unless otherwise noted. Refer to original Certificate.

\*The Annual Percentage Yield assumes the interest remains on deposit until maturity. Early withdrawal of principal of interest will reduce earnings.

Your account will mature on \_\_\_\_\_. Your APY is \_\_\_\_\_%.

Fees, penalties, service charges and withdrawal of earned interest may reduce earnings.

Call any location for current information.



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