

## Checking and Savings Account Details

- Accounts closed between statement cycles will not receive accrued interest.
- Transfers from savings accounts to another account or to third parties by pre-authorized, automatic, telephone transfer, check or draft are limited to six per calendar month.
- The average daily balance method is used to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for this period.
- Interest on non-cash deposits begins to accrue no later than the next business day after the deposit (for example, checks).
- The interest rate and annual percentage yield may change at Pioneer Bank's discretion as often as daily. Rates may change after account is opened.
- Fees, penalties, service charges and withdrawal of earned interest may reduce earnings.
- Overdraft fees may apply to negative balances created by check, in-person withdrawal, automatic payment or other electronic means.
- A continuous overdraft fee will be charged to your account on the beginning of the third business day after your account goes negative.
- No account service charge fees will be assessed to individuals under age 18 or to legally formed non-profit entities who elect to hold Simple Checking and/or Regular Savings accounts. Service charges will begin automatically on the statement cycle following an individual's 18th birthday.
- Free debit card available for minors on Simple Checking until age 18. Automatic annual fee begins July 1st following 18th birthday.
- Overdraft and NSF fees will apply to your account.
- The \$1.00 per statement Paper Statement Fee will not be assessed to Kasasa® accounts, Thrift Savings accounts, HSAs or IRAs. The Paper Statement Fee will also not be assessed to individuals under the age of 18 or legally formed non-profit entities who elect to hold Simple Checking and/or Regular Savings accounts. The Paper Statement Fee will begin automatically on the statement cycle following an individual's 18th birthday.
- Fee for closing an account during the first six months does not apply to Thrift Savings and Kasasa® accounts.

## Interest Rates

PIONEERBANK

BRIGHTBANKING



**Mankato**  
320 Stadium Road / 507-345-7069

**North Mankato**  
1735 Commerce Drive / 507-625-3268

**St. James**  
123 Armstrong Boulevard S / 507-375-3201

**Madelia**  
34 W Main Street / 507-642-3251

**Mapleton**  
301 Main Street NE / 507-524-3630

**Lewisville**  
301 W Lewis Street / 507-435-2451

**Lake Crystal Loan Production Office**  
242 E Highway 60 / 507-726-6475

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



Account Type	Minimum Balance to obtain APY*	Minimum Balance to open account	Interest Rate	APY*
<b>Certificates of Deposit</b>				
91 Days	\$500.00	\$500.00	0.10%	0.10%
182 Days	\$500.00	\$500.00	0.25%	0.25%
9 Months	\$500.00	\$500.00	0.50%	0.50%
12 Months	\$500.00	\$500.00	0.50%	0.50%
18 Months	\$500.00	\$500.00	0.75%	0.75%
21 Months	\$500.00	\$500.00	0.75%	0.75%
24 Months	\$500.00	\$500.00	1.00%	1.00%
30 Months	\$500.00	\$500.00	1.00%	1.00%
36 Months	\$500.00	\$500.00	1.25%	1.26%
48 Months	\$500.00	\$500.00	1.50%	1.51%
<b>18 Months Flex Rate</b> 3.00% Under Prime. Variable rate, may change after account is opened.	\$500.00	\$500.00	2.00%	2.02%
<b>36 Months Flex Rate</b> 2.25% Under Prime. Variable rate, may change after account is opened.	\$500.00	\$500.00	2.75%	2.78%

<b>Checking Accounts</b>				
<b>Kasasa Cash®</b>	\$0	\$1.00		
The following rates are earned on the tiers listed if qualifications are met:				
\$0-\$10,000.00			2.48%	2.51%
Over \$10,000.00			0.25%	0.25%
Rate earned on entire balance if qualifications are not met:			0.05%	0.05%
<b>Interest Checking</b>	\$0	\$200.00	0.05%	0.05%
<b>Kasasa Tunes®</b>	\$0	\$1.00	0.00%	0.00%
<b>Simple Checking</b>	N/A	\$100.00	0.00%	0.00%
<b>Kasasa Cash Back®</b>	N/A	\$1.00	0.00%	0.00%
<b>Business Checking</b>	N/A	\$100.00	0.00%	0.00%

<b>Savings Accounts</b>				
<b>Kasasa Saver®</b>	\$0	\$50.00		
The following rates are earned on all balances if qualifications are met:			0.75%	0.75%
Rate earned on entire balance if qualifications are not met:			0.05%	0.05%
<b>Regular Savings</b>	\$0	\$100.00	0.25%	0.25%
<b>Thrift Savings</b>	\$0	\$1.00	0.05%	0.05%
<b>Platinum Plus Savings</b>	\$0	\$1.00		
The following rates are earned on the entire balance if:				
\$0-\$50,000.00	**0.10%**	6.00% Under Prime	0.10%	0.10%
\$50,000.01-\$100,000.00	**0.10%**	4.00% Under Prime	1.00%	1.00%
\$100,000.01-\$250,000.00	**0.35%**	3.50% Under Prime	1.50%	1.51%
\$250,000.01+	**0.85%**	3.00% Under Prime	2.00%	2.02%

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 Deposits Account Details

- Certificates of Deposits are subject to a penalty for early withdrawal equal to 30 days of interest on maturities of less than one year, 90 days of interest on maturities of one year to 35 months, 12 months of interest on maturities 36 months and greater, unless otherwise noted.
- Some certificates are automatically renewable and will begin to earn the renewal rate on the day of maturity. Non-renewable certificates will not earn interest after maturity.
- No penalty is assessed for a withdrawal from an automatically renewable certificate within 10 days after maturity.
- Interest begins to accrue on the business day 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 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 or interest will reduce earnings.
- Fees, penalties, service charges and withdrawal of earned interest may reduce earnings.

Call any Pioneer Bank location for current information.



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