



## Rates

October 1, 2019

### Current Specials

Home Construction or Major Remodel Loan Rates as low as 2.9% APR\*

\*Annual Percentage Rate;

\* Minimum loan amount of \$25,000. Additional restrictions apply.

### Savings Accounts

Regular Share Savings	\$50.00 & Above	Compounded Monthly	0.10% APY*
Christmas Club Account	\$50.00 & Above	Compounded Monthly	0.10% APY*

\*Annual Percentage Yield; Rates are subject to change without notice.

### Checking Accounts

\$2,500.00 Plus	Compounded Monthly	0.05% APY*
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\*Annual Percentage Yield; Rates are subject to change without notice.

### IRA Accounts

\$50.00 – \$2,500.00	Compounded Monthly	0.25% / 0.25% APY*
\$2,500 Plus	Compounded Monthly	0.75% / 0.75% APY*
\$10,000 Plus	Compounded Monthly	1.25% / 1.25% APY*

\*Annual Percentage Yield; Rates are subject to change without notice.

### Certificate of Deposit Accounts & IRA Certificate Accounts

6 Month Term	Compounded Quarterly	1.00% / 1.00% APY*
12 Month Term	Compounded Quarterly	1.64% / 1.65% APY*
18 Month Term	Compounded Quarterly	1.74% / 1.75% APY*
24 Month Term	Compounded Quarterly	1.79% / 1.80% APY*
36 Month Term	Compounded Quarterly	1.89% / 1.90% APY*
48 Month Term	Compounded Quarterly	1.99% / 2.00% APY*
60 Month Term	Compounded Quarterly	2.14% / 2.15% APY*

\*Annual Percentage Yield. Rates are subject to change without notice. Minimum of \$500.

Minimum balance required for a youth share certificate (ages 0 – 18) is \$100.

Fees could reduce the earning of any dividend bearing account.



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### Certificate of Deposit Accounts Specials

13 Month Special	Compounded Quarterly	1.99% / 2.00% APY*
30 Month Special	Compounded Quarterly	2.24% / 2.25% APY*

\*Annual Percentage Yield; Rates are subject to change without notice; Early withdrawal penalties apply.

Minimum balance required for a share certificate account is \$500. Minimum balance required for a youth share certificate (ages 0 - 18) is \$100. Fees could reduce the earning of any dividend bearing account.

### Investor's Choice Accounts

\$500.00 - \$9,999.00	Compounded Monthly	0.10% APY*
\$10,000.00 Plus	Compounded Monthly	0.15% APY*
\$25,000.00 Plus	Compounded Monthly	0.20% APY*
\$50,000.00 Plus	Compounded Monthly	0.25% APY*
\$100,000.00 Plus	Compounded Monthly	0.35% APY*
\$250,000.00 Plus	Compounded Monthly	0.50% APY*

\*Annual Percentage Yield; Rates are subject to change without notice. Minimum balance required for an Investor's Choice Account is \$500.00.

## LOANS

Dakotaland Federal Credit Union offers a tiered-pricing program. This allows as many members as possible to obtain financing. Your individual rate will be determined by the length of the loan and your credit history.

\*Annual Percentage Rate

### Auto Loan Rates

	<u>Platinum</u>	<u>Gold</u>	<u>Silver</u>	<u>Copper</u>	<u>Bronze</u>
36 Months	4.50% APR*	4.95% APR*	6.50% APR*	9.50% APR*	13.25% APR*
48 Months	4.50% APR*	4.95% APR*	6.50% APR*	9.50% APR*	13.25% APR*
60 Months	4.50% APR*	4.95% APR*	6.50% APR*	9.50% APR*	13.25% APR*
72 Months**	4.75% APR*	5.25% APR*	6.75% APR*	N/A	N/A

\*Annual Percentage Rate; Rates are subject to change without notice.

\*\*Minimum Loan Amount \$25,000

For each relationship you have with us, you will receive a 0.25% discount up to a 1.0% Maximum.

# Dakotaland

FEDERAL CREDIT UNION

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### Recreational Vehicle Loan Rates

	<u>Platinum</u>	<u>Gold</u>	<u>Silver</u>	<u>Copper</u>	<u>Bronze</u>
36 Months	4.50% APR*	4.95% APR*	6.50% APR*	9.50% APR*	13.25% APR*
48 Months	4.50% APR*	4.95% APR*	6.50% APR*	9.50% APR*	13.25% APR*
60 Months	4.50% APR*	4.95% APR*	6.50% APR*	9.50% APR*	13.25% APR*
72 Months**	4.75% APR*	5.25% APR*	6.75% APR*	N/A	N/A
73 - 120 Months***	6.25% APR*	6.75% APR*	7.25% APR*	N/A	N/A

\*Annual Percentage Rate; Rates are subject to change without notice.

\*\*Minimum Loan Amount \$25,000

\*\*\*Minimum Loan Amount \$35,000, excludes autos

For each relationship you have with us, you will receive a 0.25% discount up to a 1.0% Maximum.

### Life Event | Personal Loan Rates

<u>Life Event Loans</u>	<u>Platinum</u>	<u>Gold</u>	<u>Silver</u>	<u>Copper</u>	<u>Bronze</u>
12 Months	8.75% APR*	9.75% APR*	10.75% APR*	11.75% APR*	15.75% APR*
24 Months	9.75% APR*	10.75% APR*	11.75% APR*	12.75% APR*	15.75% APR*
36 Months	9.75% APR*	10.75% APR*	11.75% APR*	12.75% APR*	15.75% APR*

\*Annual Percentage Rate; Rates are subject to change without notice.

For each relationship you have with us, you will receive a 0.25% discount up to a 1.0% Maximum.

### Certificate or Account Secured Loan Rates

<u>Certificate   Share Secured</u>	<u>Loan Term</u>	<u>Loan Rate</u>
Certificate Secured	Certificate Term	2.00% Above Certificate Rate
Investor's Choice Secured	60 Months	3.25% APR*
Share Secured	60 Months	3.25% APR*

\*Annual Percentage Rate; Rates are subject to change without notice.

### VISA Credit Card

<u>Dakota Platinum</u>	<u>Dakota Gold</u>	<u>Dakota Silver</u>	<u>Dakota Copper</u>	<u>Dakota Bronze</u>
9.90% APR*	11.90% APR*	13.90% APR*	15.90% APR*	17.90% APR*

\*Annual Percentage Rate; Rates are subject to change without notice.

**Share Secured VISA** 9.9% APR\*

### Overdraft Protection

Overdraft Protection 13.00% APR\*

\*Annual Percentage Rate; Rates are subject to change without notice.