



Rates

January 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	1.50% / 1.50% APY*
18 Month Term	Compounded Quarterly	1.59% / 1.60% APY*
24 Month Term	Compounded Quarterly	1.74% / 1.75% APY*
36 Month Term	Compounded Quarterly	1.99% / 2.00% APY*
48 Month Term	Compounded Quarterly	2.09% / 2.10% APY*
60 Month Term	Compounded Quarterly	2.33% / 2.35% 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.



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Certificate of Deposit Accounts & IRA Certificate of Deposit Account Specials

5 Month Special	Compounded Quarterly	1.99% / 2.00% APY*
8 Month Special	Compounded Quarterly	2.24% / 2.25% APY*
14 Month Special	Compounded Quarterly	2.48% / 2.50% APY*
19 Month Special	Compounded Quarterly	2.73% / 2.75% APY*
29 Month Special	Compounded Quarterly	2.97% / 3.00% 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.

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 type and/or age of your collateral offered, length of the loan and your credit history.

*Annual Percentage Rate

Auto Loan Rates

<u>Model Year 2019 – 2013</u>	<u>Platinum</u>	<u>Gold</u>	<u>Silver</u>	<u>Copper</u>	<u>Bronze</u>
36 Months	4.75% APR*	5.75% APR*	6.75% APR*	7.75% APR*	11.75% APR*
48 Months	4.75% APR*	5.75% APR*	6.75% APR*	8.75% APR*	12.75% APR*
60 Months	4.75% APR*	5.75% APR*	6.75% APR*	9.75% APR*	13.75% APR*
66 Months (2015 – 2019 only)**	4.75% APR*	5.75% APR*	6.75% APR*	N/A	N/A
72 Months (2015 – 2019 only)**	5.75% APR*	6.75% APR*	7.75% APR*	N/A	N/A

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

**66 & 72 Months: Purchase Only

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

<u>Model Year 2012 & Older</u>	<u>Platinum</u>	<u>Gold</u>	<u>Silver</u>	<u>Copper</u>	<u>Bronze</u>
36 Months	6.75% APR*	7.75% APR*	8.75% APR*	10.75% APR*	13.75% APR*
48 Months	6.75% APR*	7.75% APR*	8.75% APR*	11.75% 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.

Dakotaland

FEDERAL CREDIT UNION

Rates

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Recreational Vehicle Loan Rates

Recreational Loans	Platinum	Gold	Silver	Copper	Bronze
24 Months	5.75% APR*	6.75% APR*	7.75% APR*	9.75% APR*	11.75% APR*
36 Months	5.75% APR*	6.75% APR*	7.75% APR*	9.75% APR*	12.75% APR*
48 Months	5.75% APR*	6.75% APR*	7.75% APR*	10.75% APR*	13.75% APR*
60 Months	5.75% APR*	6.75% APR*	7.75% APR*	10.75% APR*	13.75% APR*
72 Months (over \$25,000)	6.75% APR*	7.75% APR*	8.75% APR*	N/A	N/A

*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.

Life Event | Personal Loan Rates

Life Event Loans	Platinum	Gold	Silver	Copper	Bronze
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

Certificate Share Secured	Loan Term	Loan Rate
Certificate Secured	Certificate Term	2.00% Above Certificate Rate
Investor's Choice Secured	60 Months	4.00% APR*
Account Secured	60 Months	3.00% APR*

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

VISA Credit Card

Dakota Platinum	Dakota Gold	Dakota Silver	Dakota Bronze
9.9% APR*	11.9% APR*	13.9% APR*	17.9% 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.