



Rates

April 18, 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* |
|-----------------|--------------------|------------|

*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 | 1.15% / 1.15% 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 | 1.99% / 2.00% APY* |
| 36 Month Term | Compounded Quarterly | 2.14% / 2.15% APY* |
| 48 Month Term | Compounded Quarterly | 2.24% / 2.25% APY* |
| 60 Month Term | Compounded Quarterly | 2.48% / 2.50% 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.

Dakotaland

FEDERAL CREDIT UNION

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Certificate of Deposit Accounts Specials

| | | |
|------------------|----------------------|--------------------|
| 13 Month Special | Compounded Quarterly | 2.28% / 2.30% APY* |
| 20 Month Special | Compounded Quarterly | 2.58% / 2.60% APY* |
| 35 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 | 4.95% APR* | 5.95% APR* | 6.95% APR* | 7.95% APR* | 11.95% APR* |
| 48 Months | 4.95% APR* | 5.95% APR* | 6.95% APR* | 8.95% APR* | 12.95% APR* |
| 60 Months | 4.95% APR* | 5.95% APR* | 6.95% APR* | 9.95% APR* | 13.95% APR* |
| 66 Months (2015 – 2019 only)** | 4.95% APR* | 5.95% APR* | 6.95% APR* | N/A | N/A |
| 72 Months (2015 – 2019 only)** | 5.95% APR* | 6.95% APR* | 7.95% 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.

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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.