



# Deposit Rates

Effective: November 16, 2012

320-252-4200

www.plazaparkbank.com

Checking & Savings <sup>1, 4</sup>		
	<u>Interest Rate</u>	<u>APY<sup>2</sup></u>
NOW Checking <sup>5</sup>	0.10%	0.10%
Advantage Checking <sup>5</sup>	0.10%	0.10%
Regular Savings <sup>5</sup>	0.10%	0.10%
KidSAVE Savings <sup>6</sup>	0.10%	0.10%
<b>Money Market</b>		
\$9,999 or less	0.15%	0.15%
\$10,000 - \$24,999	0.20%	0.20%
\$25,000 - \$74,999	0.20%	0.20%
\$75,000 or more	0.25%	0.25%

Certificates of Deposit <sup>3</sup>			
<u>Term</u>	<u>Amount</u>	<u>Interest Rate</u>	<u>APY<sup>2</sup></u>
91 Days	\$2,500 - \$99,999	0.20%	0.20%
182 Days	\$2,500 - \$99,999	0.30%	0.30%
12 Months	\$500 - \$99,999	0.50%	0.50%
24 Months	\$500 - \$99,999	0.70%	0.70%
36 Months	\$500 - \$99,999	0.80%	0.80%
48 Months	\$500 - \$99,999	0.90%	0.90%

IRAs		
All regular CDs with terms of 12 months or more and the CD specials are eligible as IRAs.		
	<u>Interest Rate</u>	<u>APY<sup>2</sup></u>
IRA Savings <sup>4</sup>	0.15%	0.15%

Family Who Saves CD <sup>3</sup>			
<u>Term</u>	<u>Amount</u>	<u>Interest Rate</u>	<u>APY<sup>2</sup></u>
182-365 Days	\$100 - \$99,999	0.20%	0.20%
<b>\$50 minimum monthly auto-deposit from a PPB checking account required</b>			

Health Savings Account <sup>1, 4, 5</sup>		
<u>Amount</u>	<u>Interest Rate</u>	<u>APY<sup>2</sup></u>
Below \$500	0.10%	0.10%
\$500 - \$2,499	0.15%	0.15%
\$2,500 - \$9,999	0.20%	0.20%
\$10,000 or more	0.25%	0.25%

Speak to one of our loan officers about:	
Home Equity Loans	Residential Mortgages
Business Loans	Auto Loans
Construction Loans	Credit Cards

- 1) Fees may reduce earnings on the account
- 2) Annual Percentage Yield
- 3) Substantial penalty for early withdrawal
  - less than 1 yr. term - 91 days of interest
  - 1 yr. term or greater - 182 days of interest
- 4) Rates may change after account is opened
- 5) Minimum opening deposit of \$25
- 6) Minimum opening deposit of \$10

## Waite Park

131 6th Ave. S.  
West of Home Depot

## Sartell

2351 Connecticut Ave.  
Near Hennen's Furniture

