



Deposit Rates	APY*
Six-month Share Certificate	0.200%
12-month Share Certificate	0.350%
24-month Share Certificate	0.500%
36-month Share Certificate	0.650%
48-month Share Certificate	0.800%
60-month Share Certificate	1.000%
Share Account	0.100%
Youth Shares	0.100%
Second Savings	0.100%
Silver Money Market	0.150%
Gold Money Market	0.200%
Christmas Club	0.100%
Vacation Club	0.100%
Escrow Mortgage	0.100%
Escrow Club	0.100%

*All rates effective June 30, 2018 and are subject to change without notice. Dividend rates given are Annual Percentage Yields (APY). Rates may change after account is opened. Fees may reduce earnings. Please see the Fee Schedule to view fees that may apply.

Interest on share certificates of less than 24 months paid at maturity; interest on share certificates of 24 months or more paid quarterly. Minimum account balance is \$5; there is no minimum deposit requirement. A penalty will be imposed for early withdrawal.

Locations	Lobby Hours	Drive-up Hours
800 S 16 th Ave., Virginia	M-F 8:30am-5pm	M-F 8am-5pm
3311 W. Arrowhead Rd., Duluth	M-F 8:30am-5pm	M-Th 7:30am-5pm; F 7:30am-6pm; Sa 8am-12noon
1004 Woodland Ave., Duluth	Full-Service ATMs available 24/7, Currently Unstaffed	

218-279-3200 / 1-877-419-3200 / 24-hour 1-877-419-3224

